

INTRODUCTION

The County of San Bernardino is located in Southern California approximately sixty miles inland from the Pacific Ocean. It borders on the metropolitan areas of Los Angeles and Orange Counties. The county consists of three unique, geographic areas: the Inland Valley, the San Bernardino and San Gabriel Mountains, and the Mojave Desert. The County of San Bernardino is the largest county in land area in the continental United States containing over 20,000 square miles. It has a land area larger than the states of Rhode Island, Delaware, Massachusetts, New Jersey, Maryland, Hawaii, Connecticut, New Hampshire and Vermont. Having 1,709,434 residents in 2000 (U.S. Census), the population of the County of San Bernardino exceeds that of Alaska, Hawaii, Nevada, Maine, Rhode Island, New Hampshire, Wyoming, Montana, Idaho, Delaware, North Dakota, South Dakota and Vermont. According to the July 2003 population estimate from the U.S. Census Bureau, the County's population has grown by 150,244 to 1,859,678 residents.

Since the beginning of the Community Development Block Grant Program in 1974, the County of San Bernardino has continuously qualified to receive federal housing and community development grant funds from the U.S. Department of Housing and Urban Development (HUD). The funds are used to develop viable communities by providing decent housing, suitable living environments and expanded economic opportunities, principally for low- and moderate-income persons. Currently the county receives funding from the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Investment Partnership Act (HOME) programs.

In 2002, HUD renewed the county's qualifications to receive CDBG, ESG and HOME entitlement grants to implement eligible projects in unincorporated communities and in thirteen (13) cooperating cities for fiscal years 2003-04 through 2005-06. These cities are Adelanto, Barstow, Big Bear Lake, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Redlands, Twentynine Palms, Yucaipa, and the Town of Yucca Valley. For the purpose of the non-housing portions of the Consolidated Plan, this area is referred to as the "County Consortium." The next three-year urban county qualification period will cover fiscal years 2006-07, 2007-08, and 2008-09. The County's urban county configuration will be determined by which cities enter cooperation agreements for that period.

The area currently covered by the HUD approved program for the county represents 36% of the total county population. The CDBG programs for the remaining 64% of the population are provided by eleven cities that receive CDBG funding directly from HUD. These cities, which each have a population over 50,000, are Chino, Chino Hills, Fontana, Hesperia, Ontario, Rancho Cucamonga, Rialto, San Bernardino, Upland, Victorville, and the Town of Apple Valley. The City of Redlands has a population over 50,000 but has chosen to cooperate in the County's CDBG program as a joint recipient.

The definition of consortium is different for the HOME Program portion of the Consolidated Plan. The County of San Bernardino HOME Consortium includes all of the unincorporated areas of the county, the thirteen (13) CDBG cooperating cities listed above, plus the cities of Chino Hills, Rancho Cucamonga, and Rialto.

For the 2005-2006 Program Year, the county is entitled to receive \$9,078,369 in CDBG funds, \$325,406 in ESG funds and \$4,575,477 in HOME funds which includes \$130,487 in American Dream Downpayment Initiative (ADDI) funds. These grants will total \$13,979,252 of funds available to the county to pursue the statutory goals for the community development and housing programs covered by the Consolidated Plan. In addition, an estimated \$1,500,000 of program income will be received by the county during the program year.

Under new regulations issued by HUD affecting the 1995-96 program year and continuing thereafter, the planning, application and reporting requirements of the CDBG, ESG and HOME programs have been combined into a single consolidated submission. The purpose of the consolidation is to promote efficiency through a single planning and citizen participation effort, while better addressing the needs of extremely low-, low- and moderate-income persons with a range of federally funded housing and non-housing programs and funding options. The county adopted its current five-year Consolidated Plan in April 2000. The Plan covers the fiscal years 2000-01, 2001-02, 2002-03, 2003-04, and 2004-05.

This document is a new five-year Consolidated Plan covering fiscal years 2005-06, 2006-07, 2007-08, 2008-09, and 2009-10. The Consolidated Plan has been developed under the county's citizen participation process, and represents the collective input of residents from throughout the county, representatives of the participating cities, numerous housing, health and social service agencies and organizations, and neighboring jurisdictions. The Citizen Participation Plan is included as Appendix E. Program regulations encourage a broad base of citizen participation in the identification of housing, community development, and economic development needs. To accommodate this requirement, the county conducted public forums in the thirteen (13) cooperating cities and in unincorporated communities.

In September of 2004, the county Department of Economic and Community Development (ECD) requested that each cooperating city conduct at least one community forum to obtain input from its citizens regarding the housing and community development needs of its very low- and low-income residents. Concurrent with this request, ECD staff conducted similar forums in nine (9) unincorporated communities within the county. To ensure consistency with HUD requirements, ECD staff developed standard language for all newspaper notices, fliers, and questionnaires, identified minimum posting locations, and attended each needs identification forum. Where necessary, the fliers and notices were printed in Spanish. In total, twenty-four (24) needs identification forums were conducted from October 13, 2004 through December 2, 2004, throughout the communities covered by the county's CDBG program. Overall attendance exceeded 330 citizens.

In addition, county ECD sent needs surveys to nearly thirty (30) county departments and divisions, another fifteen (15) to organizations providing homeless shelter or economic development opportunities within the County of San Bernardino, and one to each of the thirteen (13) cooperating cities. Another survey, which was created specifically for neighboring jurisdictions, was sent to the eleven (11) metropolitan cities in the County of San Bernardino and to eight (8) adjacent county jurisdictions. The purpose of the surveys was to solicit input from these jurisdictions regarding homeless, housing, community and economic development needs which might overlap or otherwise affect the county's programs. A listing of entities contacted in preparing the Consolidated Plan is provided as Appendix A.

The needs identified through the community forums together with needs information and related documentation received through the consultation process with participating cities, public and private service agencies, citizens representatives and neighboring jurisdictions were summarized in a Housing, Community and Economic Development Needs Identification Report. The new five-year Needs Identification Report, covering the program years 2005-2010, was presented to the County Board of Supervisors for review and public comment on March 1, 2005. This report incorporates new needs identified from the 2005-2006 CDBG project proposal solicitation conducted during October, November, and December of 2004. The Needs Identification Report represents the foundation for the Consolidated Plan and provides a basis for determining the priority needs, objectives, and actions contained herein. It is included in this document as Appendix B.

This Consolidated Plan consists of five sections plus appendices and contains the required applications, certifications, plans and other documentation necessary to receive the 2005-2006 CDBG, HOME and ESG entitlement grants from HUD. It is the first-year edition of the five-year Consolidated Plan, including the required 2005-2006 Action Plan. Appendix C contains an index of required Consolidated Plan components and references where each of these components is addressed within this document.

Section I provides an assessment of the county's housing and community development needs. It contains an overall profile of the community. It includes housing market conditions, an assessment of the affordable housing needs, and a discussion of the nature and extent of homelessness. The county's system for serving the homeless, the Continuum of Care, is described here. Section I identifies public and assisted housing units, the facilities and services available for the homeless, and facilities and services available for persons with special needs. A summary of impediments to fair housing choice is also included as part of Section I. Non-housing community development needs, which include economic development needs, are identified and discussed near the end of Section I.

Section II, the Strategic Plan, presents the county's overall housing and community development strategy for the five-year period covered by this Consolidated Plan. It is comprised of strategies the county intends to use to meet its housing and non-housing community development priority needs. The Strategic Plan describes the general priorities for allocating funds geographically, the basis for assigning priority to each category of need, and specific, quantified objectives for meeting priority needs. The Section also contains an anti-poverty strategy and strategies for addressing barriers to affordable housing and lead-based paint hazards.

Section III presents the single year Action Plan that the county intends to follow in addressing the priority needs and pursuing specific objectives identified in the Strategic Plan. The Action Plan includes a description of the resources expected to be available, a list of all proposed projects to be funded along with information relative to location, funding source, and proposed accomplishments.

Section IV presents the Monitoring Plan that describes the standards and procedures the county will use to monitor activities carried out in furtherance of the Consolidated Plan.

Section V contains the Grant Certifications that are required by HUD, the county's Residential Anti-displacement and Relocation Assistance Plan, and a summary of citizen comments regarding the updated Consolidated Plan and one-year Action Plan.

Appendices are located at the end of the document. The Appendices include:

- A list of agencies and entities contacted for their input on this Consolidated Plan
- The Needs Identification Report
- A list of Plan requirements and a cross-reference of where they are discussed
- Maps
- The Citizen Participation Plan

SECTION I

HOUSING AND COMMUNITY DEVELOPMENT NEEDS

An accurate assessment of existing and future housing and community development needs of people living in the County of San Bernardino forms the basis for establishing program priorities and quantified objectives in the Consolidated Plan. This section presents statistical and analytical information on housing and demographic factors that influence the demand for, and availability of, affordable housing. The focus of this section is identifying the need for housing according to income level and tenure, as well as by special needs groups. The section ends with a discussion of non-housing, community development needs.

COMMUNITY PROFILE

POPULATION AND HOUSEHOLD CHARACTERISTICS

In Section I, population and household data are presented for the County of San Bernardino. Most of this information is derived from 2000 Census data. HUD and the U.S. Census Bureau tabulated Census 2000 to create special data tables, which are needed to assist local jurisdictions with CDBG housing planning. This data is comprised of housing needs variables split by HUD defined income limits and HUD specified household types. HUD and the U.S. Census Bureau completed these data tables in the fourth quarter of 2003.

POPULATION TRENDS

The County of San Bernardino, like other counties in Southern California, experienced rapid growth between 1970 and 1990. The 1970 Census reported a population of 684,072 people. Between the 1970 and 1990 Census, the population more than doubled (an increase of 107%), to 1.4 million people. The county has continued to grow rapidly since 1990. According to the 2000 Census, the population of the County of San Bernardino has increased to 1,709,434 residents as of April 2000.

Much of the county's population growth since the 1970's is linked with the economies of Los Angeles and Orange Counties, as evidenced by the concentration of population increases in areas adjacent to, or within commuting distance of, these jurisdictions. Rapidly escalating housing prices have caused an influx of residents from these areas to the more affordable housing developments in the County of San Bernardino. Population growth over the past three decades is also attributed to a marked increase in immigration from Mexico, Latin America and the Pacific Rim. Table I-1 shows 1980, 1990 and 2000 Census population figures and the percent change over the previous reporting periods.

Table I-1 County of San Bernardino Population Increase: 1980-2000		
Year	Population	% Increase Over Period
1980	895,016	30.8%
1990	1,418,380	58.5%
2000	1,709,434	20.5%
Source: 1980, 1990 and 2000 Census		

Age Composition

According to the 2000 Census, the median age for County of San Bernardino residents was 30.3, slightly older than the median age, 27.8 years, reported in the 1990 Census. The largest segment of the population was adults ages 25-54, which comprised 42.0% of the total population. School age children, between the ages of 5 and 17 were the next largest group, constituting 24.0% of the population. Senior citizens, ages 65 and over, accounted for only 8.6% of the total population. Table I-2 summarizes 2000 Census data on age composition of the county.

Table I-2 County of San Bernardino Age Distribution		
Age Group	2000	
	Number	Percent
Preschool (0-4)	143,076	8.4
School (5-17)	408,971	24.0
Young Adults (18-24)	175,800	10.3
Working (25-54)	719,331	42.0
Early Retirement (55-59)	65,315	3.8
Retirement (60-64)	50,482	2.9
Senior Citizens (65+)	146,459	8.6
Total	1,709,434	100.0
Source: 2000 Census		

Racial and Ethnic Composition

The racial and ethnic composition of the entire county also changed significantly between the 1990 Census and the 2000 Census. The White (non-Hispanic) population, as a share of the total population, decreased from 61.0% in 1990 to 44.0% in 2000. The Hispanic population increased in terms of its percent of the total population from 26.3% to 39.28% during this same period. While the share of Blacks and Asian/Pacific Islander populations is small, significant increases in their numbers were also reported. The number of Blacks and Asian Pacific Islanders in the county increased over the decade by 36% and 48%, respectively. The number of Native Americans decreased over this period, and their share of the overall population decreased from 0.8% to 0.57%. The shifts in the racial and ethnic composition of the population mirrored the changing demography in the region and in California as a whole. Table I-3 provides a break down of 1990 and 2000 population figures by race and ethnicity for the entire county.

Table I-3 County of San Bernardino Population by Race and Ethnicity: 1990 and 2000			
	County of San Bernardino		
	1990 Census	2000 Census	% Change
White (non-Hispanic)	864,830	752,222	-13%
Black (non-Hispanic)	110,352	150,201	36%
Hispanic (all races)	373,632	669,387	79%
Native American (non-Hispanic)	10,837	9,804	-10%
Asian & Pacific Islander (non-Hispanic)	55,710	82,541	48%
Other (non-Hispanic)	3,019	3,039	.7%
Two or More Races	*	42,240	N/A
Total Population	1,418,380	1,709,434	21%
Household Population	1,381,603	1,664,402	20%
Non-Household Population	36,777	45,032	22%
Source: 1990 and 2000 Census Data		*Not Counted	

HOUSEHOLD CHARACTERISTICS

The 2000 Census identified 528,594 households in the county, an increase of 62,717 households from the 1990 Census count of 465,877 households. The 2000 average household size was 3.15 persons. This figure represented a slight decrease compared to the 1990 average household size of 3.4.

In 2000 a majority of the population (almost 76.5%) in the county was located in households comprised of families. Non-family households constituted 23.5% of the household population, and the remaining 2.6% of households live in group housing or other group facilities

Households by Income Category

According to figures published by HUD, the median household income for the Riverside-San Bernardino County Metropolitan Statistical Area (MSA) in the year 2004 is estimated at \$54,300, slightly lower than the national average of \$57,500 and somewhat lower than the statewide median of \$62,500.¹ Median household income estimates for Los Angeles and Orange Counties are \$55,100 and \$75,600, respectively.

The U.S. Department of Housing and Urban Development (HUD) 2000 CHAS data provided information for updating the Consolidated Plan. The five income ranges in the 2000 estimates are Extremely Low (0-30% of the median income); Very Low-income (30-50% of the median income), Low-income (50-80% of the median) Moderate- and Above income (80-120% of the median), and Upper-income (120% and above of the median). Table I-4 shows the distribution of Extremely Low-, Very Low-, Low- and Moderate-income households in the county based on 2000 Census household income data. The 2000 Census median income figure of \$42,066 was used in these calculations.

Table I-4 County of San Bernardino Households by Income Group		
Income Category	% of All Households	Number of Households
Extremely Low-income/Less than \$12,780	11.9%	62,419
Very Low-income/\$12,781-\$21,300	11.6%	60,549
Low-income/\$21,301-\$34,080	17.0%	89,365
Moderate- and Upper income/\$34,081 or greater	59.5%	312,170
Based on 2000 median income of \$42,066 Source: 2000 Census Sample Data – CHAS Data Estimate 524,504 Households		

As indicated in the table, in 2000, over 40% of all households in the County were “lower income” (at or below 80% of median income). The median income increased between 1990 and 2000 by \$4,793 or 13%. However, with estimated county median income of \$55,650 in 2005, the increase since the 2000 census is another \$13,584 or 30%. Since lower income groups may not have experienced comparable income growth, it is very likely that the percentage of lower income households is now much higher than shown in the table above.

When calculating the county’s annual HOME and CDBG allocations, HUD uses the number of low- and very low-income households within our jurisdiction. The total county population is adjusted downward to exclude metropolitan cities which have opted to receive an allocation directly from HUD for use exclusively within those cities. The metropolitan cities have varied over the past five years in both the HOME and CDBG programs.

¹ 2004 median income estimates provided by the Department of Housing and Urban Development. Median figures are based on a family of four.

The County's HOME program currently serves an area that, in 2000, contained approximately 59% of the County's total households. At 39%, the percentage of lower income households within the HOME program area is approximately the same as the countywide percentage. The CDBG program currently serves an area that, in 2000, contained approximately 35% of the County's total households. The percentage of lower income households within the CDBG program area is 45%; this is somewhat greater than the countywide and HOME program percentages.

The 2000 Census data provided information on household income by race and ethnicity. This information is summarized in Table I-5. In the 0-30% of median income range the percent of Black, Hispanics and other minority households were all greater than the percent of White households. The percentages of Black and Hispanic households earning 31-50% of median income was greater than Whites while the percentage of other minorities in this income range was the same as Whites. In the 51-80% of the income range, the percentages of Blacks and Hispanic were higher than Whites, while the percentages of other minorities was actually lower than Whites. Only 51% of Black households and 50% of Hispanic households earned above 80% of the County median compared to 64% of all other minorities and 65% of White households.

Table I-5 County of San Bernardino Household Income Distribution by Race and Ethnicity						
	Total Households	% of Households	% Extremely Low-Income 0-30% MFI	% Very Low - Income 31-50% MFI	% Low-Income >51-<=80% MFI	% Moderate-Income >80% MFI
White (non-Hispanic)	287,332	55%	10%	10%	15%	65%
Black (non-Hispanic)	45,281	9%	18%	14%	17%	51%
Hispanic (all races)	153,876	29%	14%	15%	21%	50%
Other	38,014	7%	13%	10%	13%	64%
All Households	524,503	100%	12%	11%	17%	60%
MFI - Median Family Income MSA MFI = \$42,066 National MFI = \$41,994 Source: 2000 Census, CHAS Data Book, Census 2000, American Fact Finder SF1 + SF3						

LOW-INCOME AND ETHNIC/RACIAL MINORITY CONCENTRATIONS

Identifying concentrations of low-income households and racial and ethnic minorities is useful in developing priorities for allocating investment on a geographical basis. For the purpose of this Consolidated Plan, an area of low-income concentration is defined as a census tract in which the number of low-income households (defined as households earning 50% or less of the median income) exceeds 50% of the total number of households. The threshold for an area defined as highly concentrated is 75% or more of the census tract occupied by low-income households. Using this definition in examining 2000 Census household income data by census tract, eight (8) census tracts in the CDBG County Consortium have concentrations of low-income households. This analysis also results in a determination that there are no census tracts with high concentrations of low-income households.²

The 2000 Census reports that minority groups constitute 41.1% of the total county population. The percentages by ethnic/racial group are 9.1% Black; 39.2% Hispanic; 5.0% Asian/Pacific Islander; and 1.2% American Indian. For the purpose of the Consolidated Plan, the county defines an area of minority concentration as a census tract in which the population of any racial/ethnic minority group exceeds 50% of the total population of that tract. A high concentration is defined as a census tract in which the population of any racial/ethnic minority group is 75% or more of the total population of that tract. Based on these criteria, 2000 Census data identifies thirty (30) census tracts with concentrations of ethnic/racial minority households and eight (8) census tracts with high concentrations of ethnic/racial minority households.

Table I-6 shows the census tracts in which concentrations and high concentrations of low income households and racial/ethnic minority populations were reported. Census tracts within the CDBG County Consortium with concentrations of ethnic/racial minority populations can be located on maps provided in Appendix D.

Table I-6 County of San Bernardino CDBG Consortium Concentrations of Low-Income Households and Ethnic/Racial Minorities	
	Census tract Number
Low-income Concentration (50% or more of households in tract)	62.02, 64.02, 65.00, 68.00, 74.08, 76.01, 94.00, 97.12
High Concentration of Low-Income Households (75% or more of households in tract)	None
Ethnic/Racial Minority Concentration (50% or more of population in tract)	2.01, 2.02, 3.01, 3.03, 3.04, 22.04, 23.02, 24.01, 24.02, 25.01, 25.02, 26.01, 33.00, 34.01, 34.03, 36.01, 36.02, 40.00, 41.00, 49.00, 60.00, 64.01, 65.00, 66.00, 67.00, 68.00, 69.00, 70.00, 80.02, 94.05,
High Concentration of Ethnic/Racial Minority (75% or more of population in tract)	24.01, 24.02, 25.01, 49.00, 67.00, 69.00, 70.00, 94.05
Source: 2000 Census	

POPULATION, HOUSING AND EMPLOYMENT PROJECTIONS

The San Bernardino Associated Government (SANBAG) prepared growth projections for the County of San Bernardino for the years 2000 to 2030. The population, households and employment projections for the county from 2000 to 2010 are listed in Table I-7.

Table I-7 County of San Bernardino Population, Employment and Housing Projections				
	2000 Census SANBAG Data	2010 SANBAG Estimate	Difference	Percent Change
Population	1,718,311	2,059,420	341,109	20%
Housing	530,498	618,782	88,284	17%
Employment	594,923	770,877	175,954	30%
Source: SCAG's "Growth Management Plan". SANBAG's Growth Forecast (2004 RTP) www.sanbag.ca.gov/resources/2004gf.xls				

As shown in Table I-7, SANBAG projects a 20% population increase between 2000 and 2010. The number of households is projected to increase 17% during this same period, and employment is projected to increase by 30%.

HOUSING INVENTORY AND MARKET OVERVIEW

This section summarizes the housing inventory and prevailing market conditions in the county.

HOUSING STOCK PROFILE

Table I-8 summarizes housing market and inventory conditions in the county. A discussion of housing types, tenure, vacancy and housing conditions is provided in the following subsections.

**Table I-8
County of San Bernardino
Housing and Inventory Conditions**

Category	1990	2000	Difference	Percentage Change
Total Year-Round Housing	568,501	601,369	+32,868	+5.8%
Total Occupied Units	464,737	528,594	+63,857	+13.7%
Rental Occupied Units	170,372	187,661	+17,289	+10.1%
Ownership Occupied Units	294,365	340,933	+46,568	+15.8%
Total Vacant Units	103,764	72,775	-30,989	-29.9%
For Rent	16,507	14,725	-1,782	-10.8%
For Sale	9,662	10,808	+1,146	+11.9%
Other	77,595	47,242	-31,353	-39.1%

Source: 1990 and 2000 Census

Housing Characteristics

The 2000 Census data indicated a total of 601,369 dwellings in the County of San Bernardino. Table I-9 shows the breakdown of the housing stock for the years 1990 and 2000. The table groups housing into three basic types: 1) single-family units, which include both detached and attached units, 2) multi-family units, which include apartments, duplexes, triplexes, fourplexes, and 3) mobile homes.

**Table I-9
County of San Bernardino
Housing Stock by Housing Type**

Type Housing	1990	Percent of Housing	2000	Percent of Housing	Difference	Percent Difference
Single-Family	361,598	67%	442,954	74%	+81,356	+22.5%
Multi-Family	133,787	25%	116,581	19%	-17,206	-12.9%
Mobile-Homes	42,982	8%	40,375	7%	-2,607	-6.1%
Total Housing ¹	542,332	100.0%	599,910	100.0%	+57,578	+10.6%

¹ Housing stock totals in this table do not include the entire universe of housing e.g., it does not include the Census category of "Other" housing. Source: 1990 and 2000 U.S. Census

As shown in Table I-9, the predominant type of dwelling unit in the county in 2000 was the single-family unit, which made up 74% of the total housing stock. Between 1990 and 2000, the percentage of the housing stock comprised of multi-family units decreased from 25% to 19% of all units. Conversely, single-family units share of the total housing stock increased from 67% to 74%.

Tenure

The 2000 Census reported that the majority of housing units were owner-occupied. Approximately 64%, or 340,933 units were owner-occupied, and the remaining 187,661 units were renter occupied.

Vacancy Rate

The vacancy rate is a mechanism by which demand for housing units of various rent levels and locations is measured. In general, units with lower rents have lower vacancies compared to those with higher rents. A normal vacancy rate is generally between 4.5% and 5%. A lower rate suggests an inadequate supply of housing, and housing costs would be expected to be higher than in areas with an adequate or surplus supply.

The 2000 Census reported a total of 72,775 vacant units in the county, translating into a vacancy rate of 12.1%. The high rate was attributed, in part, to a large number of seasonal recreational units (31,632, or 43% of all vacant units). The 2000 Census reported 35% of all vacant units were for sale (10,808 units) or for rent (14,725). An additional 3,366 units were rented or sold but not yet occupied; and 38 units were for migrant workers. A total of 12,206 units were otherwise vacant.

Age and Condition of Housing Stock

Age is one measure of the condition of the housing stock. The county's housing stock is relatively new, with approximately 79% of all units reported in the 2000 Census as having been constructed between 1980 and March 2000. An additional one-third of all units were built between 1960 and 1979. Approximately 21% of the inventory, or 129,113 units were built before 1960. There is a likelihood that the older housing stock would be susceptible to extensive damage during an earthquake, as they were not built to conform to seismic structural standards. In addition, older housing is more likely to contain lead-based paint hazards because lead paint was widely used in residential construction until federal law prohibited its use in 1978. Table I-10 provides a breakdown of the housing stock by age.

Table I-10 County of San Bernardino Age of Housing Stock		
Year Built	Number of Units	Percent of Units
Before 1939	23,701	3.9%
1940-1959	105,412	17.5%
1960-1979	203,121	33.8%
1980-March 2000	269,135	44.8%
Total	601,369	100.0%
Source: 2000 U.S. Census		

In order to determine rehabilitation needs, housing conditions are analyzed and categorized into one of the following categories: standard; standard, minor repairs required; substandard but suitable for rehabilitation; substandard and not suitable for rehabilitation. These terms are defined below:

Standard Condition - a housing unit that is in good condition, is well maintained and has no rehabilitation needs.

Standard Condition, Minor Repairs Required - a housing unit that basically is in sound structural condition, but requires some cosmetic work, correction of a minor livability problem, or minor maintenance.

Substandard Condition but Suitable for Rehabilitation - a housing unit that does not meet standard conditions but is both financially and structurally feasible to rehabilitate.

Substandard Condition and Not Suitable for Rehabilitation - a housing unit that is in such poor condition as to be neither structurally nor financially feasible to rehabilitate. Also, any unit where the cost to rehabilitate exceeds the cost of building a new replacement structure.

The 1990 Census reported that 1.7% of the housing stock, or 9,809 units, was in substandard condition and not suitable for habitation. Of this figure, 20.3%, or 1,991 units, was not suitable for rehabilitation and should be replaced. Table I-11 shows the breakdown of the total housing stock in terms of standard and substandard condition determinations. The table also projects the number of standard and substandard units for the year 2000 by applying 1990 condition proportions to the number of housing units in 2000, as reported by California State Department of Finance.

Table I-11 County of San Bernardino Standard and Substandard Housing		
Condition	1990 Number of Units/ Percent of Units	2000 Number of Units/ Percent of Units
Standard	367,577 (64.6%)	394,875 (64.6%)
Standard Minor Repairs Required	191,115 (33.6%)	205,067 (33.6%)
Substandard but Suitable for Rehabilitation	7,818 (1.4%)	8,544 (1.4%)
Substandard and Not Suitable for Rehabilitation	1,991 (.4%)	2,441 (0.4%)
Total	568,501 (100%)	610,317 (100%)
Source: 1990 and 2000 U.S. Census, Windshield Survey conducted by Housing Preservation, Consultation with Building, Safety, San Bernardino Housing Authority and California State Department of Finance.		

Lead-Based Paint Hazards

Lead-based paint in residential units poses severe health and behavioral threats to children. Blood lead levels as low as $\geq 10\text{mcg/dl}$ have been associated with learning disabilities,

behavior problems, kidney damage, and other damage to the nervous system. Childhood Lead Poisoning Prevention Act of 1991 (California Health & Safety Code [124125 to 124165](#)) declared childhood lead exposure as the most significant childhood environmental health problem in the state. It established the Childhood Lead Poisoning Prevention Program and instructed it to continue to take steps necessary to reduce the incidence of excessive childhood lead exposure in California. The President's Task Force on Environmental Health and Safety to Children established in the year 2000 the Federal Goal of eliminating childhood lead poisoning by 2010.

The Department of Public Health in San Bernardino County has a contract with the State of California Department of Health Services (DHS), to provide case management follow-up services in accordance with the Childhood Lead Poisoning Prevention Act of 1991. The Act defined "appropriate case management" as consisting of health care referrals, environmental assessments, and educational activities performed by the appropriate person, professional, or entity. These guidelines require follow-up for children who meet the case definition, one venous blood lead level $\geq 20\text{mcg/dl}$ or two blood lead levels $\geq 15\text{mcg/dl}$.

The Department of Public Health provides these services through the local Childhood Lead Poisoning Prevention Program (CLPPP). In addition, CLPPP provides limited follow-up services for children with an elevated blood lead level $\geq 10\text{mcg/dl}$, based on the recommendations made by Centers for Disease Control and Prevention (CDC) from 1991.

According to the 2000 Census there were an estimated 143,076 children under the age of five living in the County of San Bernardino. A total of 146 children with an elevated blood lead level were identified during fiscal year 2003-04. From 2000 to 2004, a total of 618 children with a blood lead level $\geq 10\text{mcg/dl}$ were identified in the County.

Table 1-12 County of San Bernardino Number of children with an Elevated Blood Lead Level by Fiscal Year 2000 to 2004				
Total	200/2001	2001/2002	2002/2003	2003/2004
618	160	164	148	146

On October 1, 2003 the Department of Public Health in the County was also awarded the Lead Hazard Control Demonstration (LHC) grant from the Office of Healthy Homes and Lead Hazard Control (OHHLHCL) in the U.S. Department of Housing and Urban Development (HUD); to address lead-based paint hazards in 200 low-income housing units throughout the county where at least a child under the age of six years resides. In addition, the units to be abated are required to be built prior to 1978 and have lead-based paint hazards.

The Department of Public Health has created a partnership with public and non-profit agencies. These partners include the City of San Bernardino Economic Development Agency, the Community Services Department Energy Conservation and Weatherization Program; the San Bernardino City Neighborhood Housing Services of the Inland Empire, Inc.; the Inland Fair Housing Mediation Board of San Bernardino County, and various non-profit and faith-based organizations.

In 2004, twenty-two housing units received lead-hazard control services, in 2005 it is expected that 88 more units will be made lead-safe. Referrals into the LHC Grant, come from various sources such as:

- Units identified to have lead based paint hazards as a result of an environmental investigation triggered by the report of a lead poisoned child living in the unit.
- Outreach campaigns to the community about the services available through this grant.
- Referrals from other agencies in the County (including partner agencies previously mentioned).
- Units identified through the Lead Hazard Reduction Control and Enforcement Program.

A small portion of the LHC Demonstration grant has been allocated to increase the number of lead-certified workers and supervisors capable of working on abatement projects.

Another major issue affecting the need for funds to correctly address lead-based paint is the enactment of Department of Health Services' (DHS) Lead Hazard Reduction Enforcement Senate Bill (SB) 460 (California Civil Code 1941.1; California Health & Safety Code 17961, 17980, 124130, 17920.10, 105251 to 105257) which deems a building to be in violation of the State Housing Law if it contains lead hazards, and requires local enforcement agencies to enforce provisions related to lead hazards. It also permits local enforcement agencies to order the abatement of lead hazards or issue a cease and desist order in response to lead hazards or unsafe lead-work practices.

The Department of Public Health was awarded the Lead Hazard Reduction Compliance and Enforcement grant in 2004 to cover the cost of training code enforcement and building & safety inspectors to become DHS-certified Lead Inspectors/Risk Assessors; in order to respond to tips or complaints of unsafe lead work practices and complaints of potential lead based paint (LBP) hazards in units built prior to 1978. An increase in orders to abate LBP hazards is expected in the years to come. To the extent possible, the units identified through this grant are being referred to the Lead Hazard Control Demonstration Grant or to other agencies in the County that can provide owners with assistance correcting LPB hazards.

Reported cases of lead poisoning, and/or identified housing units with lead-based paint hazards do not completely represent the potential number of households in units with lead-based paint hazards. In order to estimate the number of households occupying lead-based paint units, the number of households occupying pre-1979 units is combined with an estimated lead-based paint factor. The lead-based paint factor is highest for pre-1940 units, at 90%, and decreases with newer units.

The following Table 1-13a from 2000 Census data, contains estimates of the number of housing units likely to contain lead-based paint hazards.

Table 1-13a Estimated Number of County of San Bernardino Occupied Housing Units with Lead-Based Paint, 2003				
Year Structure Built	Number of Occupied Housing Units¹	Percent of Occupied Housing Units with Lead-Based Paint²	Estimated Number of Occupied Housing Units with Lead-Based Paint	Margin of Error³
Owner Occupied Units				
Pre-1940	12,007	X 0.90 =	10,806	±1,081
1940-1959	63,802	X 0.80 =	51,042	±5,104
1960-1979	109,507	X 0.62 =	67,894	±6,789
Total Estimate of Owner Occupied Units with Lead-Based Paint			129,742	±12,974
Renter Occupied Units				
Pre-1940	4,848	X 0.90 =	4,363	±436
1940-1959	35,316	X 0.80 =	28,253	±2,825
1960-1979	62,539	X 0.62 =	38,774	±3,877
Total Estimate of Renter Occupied Units with Lead-Based Paint			71,390	±7,139
Total Estimate of All Occupied Units with Lead-Based Paint			201,132	±20,113
¹ U.S. Department of Commerce, 2003 American Community Survey, Table H36				
² U.S. Department of Housing and Urban Development, "HUD Comprehensive and Workable Plan for Abatement of Lead-Based Paint in Privately Owned Housing, Report to Congress." HUD-PDR-1295, December 7, 1990.				
³ Margin of error = (Estimated Number of Occupied Housing Units with Lead-Based Paint) x 0.10. Prepared by the San Bernardino County Department of Public Health, Program Analysis and Statistics, March 2005				

The following table from 2000 Census data contains estimates of the number of households that occupy units likely to contain lead-based paint hazards.

Table I-13b County of San Bernardino Estimates of Countywide Households Occupying Units with Lead-Based Paint Hazards				
Age of Unit: Year Built	Households	Percent of Units with Lead-Based Paint ¹	Estimate Households in Lead-Based Paint Units	Margin of Error \pm ²
Pre-1940	23,701	X .90 =	21,510	\pm 2,151
1940-1959	105,412	X .80 =	84,329	\pm 8,432
1960-1979	203,121	X .62 =	125,935	\pm 12,594
Total Households in Lead-Based Paint Units			231,774	\pm 23,171
¹ Source: "HUD Comprehensive and Workable Plan for Abatement of lead-based paint in privately owned housing, reported to Congress, U.S. Department of Housing and Urban Development, December 7, 1990."				
² Margin of Error X .10				

Table I-13b shows an estimated 201,132 households in the County of San Bernardino occupy units with lead-based paint, with a margin of error of 20,113 units.

Despite the various grants available for the community of San Bernardino County, the current resources at hand do not match the present need for lead-safe housing; therefore, it is imperative that every renovation, weatherization, and abatement job be done in a lead-safe manner.

Housing Market Overview

The County of San Bernardino has experienced one of the largest population increases in the country over the past decade. Nationwide, the County of San Bernardino ranked ninth in population growth among counties. Census Bureau figures show the population grew by 291,054 between 1990 and 2000. This growth has increased the demand and cost for housing.

San Bernardino County's third quarter 2004 new home sales were 2,328 units up 15.8% from third quarter 2003. Existing homes in the same quarter rose 5% to 9,639 units. San Bernardino County's third quarter 2004 median new home price was a record \$305,000, up 9.9% from the year before. Existing home prices averaged a record \$255,000, up 34.9% from 2003. The County's market is particularly strong as the extraordinarily high prices in coastal counties are forcing buyers to look inland.

Relative affordability is still the driving force behind the county's population growth. The California Association of Realtors reported that 53% of households in the county could afford to buy a median-priced home in 1999. This percentage dropped to 51% in 2002, to 48% in January 2003 and to 41% in January 2004 and then to 22% in January 2005. (The county's affordability rate had hovered at around 50% between 1993 and 2002.) This still

compares favorably to neighboring Los Angeles County where the affordability rate was 17% in 2004 and Orange County where the affordability level was down to 11% in 2004.

Another factor effecting the housing market in recent years was the foreclosure activity. The high foreclosure rate throughout most of the 1990's held prices down and slowed sales. However, this trend has reversed and foreclosure rates have continued to decrease.

Low mortgage rates, strong demographics, and to some extent, the poor performance of investment alternatives to real estate all contributed to a high demand for housing.

Table I-14 shows deed recordation activity for existing and new homes in the County's major markets for the 3rd quarters of 1996 through 2004.

Table I-14 County of San Bernardino 3rd Quarter Annual Volume Trends									
	3 rd -96 Qtr	3 rd -97 Qtr	3 rd -98 Qtr	3 rd -99 Qtr	3 rd -00 Qtr	3 rd -01 Qtr	3 rd -02 Qtr	3 rd -03 Qtr	3 rd -04 Qtr
New Homes									
Fontana/Rialto/ Colton	391	325	358	391	354	458	364	482	218
LL/Redlands/ Yucaipa	45	44	71	80	133	91	147	110	330
Victor Valley	211	134	99	129	112	181	306	536	908
West SB Valley	264	400	358	373	708	481	400	673	601
SB Deserts	5	10	7	7	6	9	11	31	88
SB/Highland	90	105	85	72	80	69	147	152	149
SB/Mountains	10	14	18	20	16	20	113	26	34
County Totals	1,037	1,032	996	1,072	1,409	1,310	1,388	2010	2,328
Re-Sale Homes									
Fontana/Rialto/ Colton	978	1,321	1,702	1,725	1,416	1,489	1,600	1,709	1,805
LL/Redlands/ Yucaipa	332	394	516	502	496	584	507	583	1,597
Victor Valley	769	1,031	1,574	1,315	1,170	1,196	1,393	1,666	1,896
West SB Valley	1,276	1,735	2,084	2,060	1,665	1,830	1,806	2,142	1,829
SB Deserts	283	304	438	429	426	443	560	666	808
SB/Highland	724	1,006	1,255	1,047	1,096	1,180	1,209	1,283	1,374
SB Mountains	504	687	892	934	995	1,038	1,098	1,129	1,330
County Totals	5,187	6,478	8,461	8,012	7,264	7,760	8,173	9,178	9,639
Sources: DataQuick, as reported in Inland Empire Quarterly Economic Report, January 1996-2005									

Cost of Owner-Occupied Housing

The 2000 Census reported that the median monthly housing cost with a mortgage was \$1,202. This figure represented an increase of \$242 (or 25%) over the 1990 median of \$960. From 1980 to 1990 there had been an increase of \$569 per month (or 45.5%) over the 1980 median cost of \$391. As discussed earlier, 48% of the households in the county could afford to buy a median priced home in the county in 2003, and today that number is only 22%. The low (22%) affordability index is due to the fact that the median price for a home has gone up 112% in the past five years, whereas incomes have only increased by 17%.

Cost of Rental Housing

The median monthly gross rental rate in the County of San Bernardino in 2000 was \$648. Forty percent of the county's renters were paying between \$500 and \$749 a month and approximately 43% of the households were paying over 30% of their household income for gross rent.

HOUSING NEEDS

Housing need is defined as the gap between the type of housing required by the county's existing and projected residents and the type of housing available. The three major components of housing need addressed in this section are affordability, substandard housing, and overcrowding. (Homelessness, the most extreme type of housing need, is addressed separately in the next section.) The subsections below estimate housing needs in the county. The needs are assessed by household status, including income level, tenure and by special needs groups, including large families, single persons, the elderly, and disabled persons.

The County HOME Consortium currently includes all of the unincorporated areas of the county, and the Cities of Adelanto, Barstow, Big Bear Lake, Chino Hills, Colton, Grand Terrace, Highland, Loma Linda, Montclair, Needles, Rancho Cucamonga, Redlands, Rialto, Twentynine Palms, Yucaipa, and the Town of Yucca Valley.

REGIONAL HOUSING NEEDS ASSESSMENT PROJECTIONS

Detailed Census data is typically not available for two or three years after the actual collection of census information. As a means of providing estimates of current housing need and projected future need, the Southern California Association of Governments (SCAG) has been commissioned by the State of California to develop a Regional Housing Needs Assessment (RHNA) to estimate existing and future housing needs according to income groups. SCAG developed the most recent RHNA in 1999, which established estimates for existing housing need and the "fair share" distribution of the projected housing need among the jurisdictions in the region.

Existing housing needs is defined in the 1999 RHNA as households that are overcrowded, households that overpay (paying over 30% of their total income) for housing, households with special needs (large households, farm workers, the elderly, disabled and homeless) and households living in sub-standard housing. The RHNA addresses housing supply needs for all income levels. However, it is focused primarily on the needs of Very Low- and Low-income households (earning less than 50% and 80% of the county median income, respectively). The RHNA assumes that households with a Moderate- or Above Moderate- incomes (80% - 120% and above 120% of the county median income respectively) do not need housing assistance programs. The 1999 RHNA estimated that 41.7% of total households in the unincorporated area of the county are Very Low- and Low-income households. Of those Very Low- and Low-income households, 53.9% are homeowners and 46.1% are renters. 52% of Very Low- and Low-income households (52% renters and 48%

owners) overpay for housing and need housing assistance. This segment of Very Low- and Low-income households that overpay for housing constitutes 22% of total households in the unincorporated area.

The 1999 RHNA also calculated the projected new construction necessary to accommodate the anticipated population through 2005. The construction need was calculated by factoring projected population, vacancy rates, housing market removals, and existing housing stock. The draft RHNA estimated that the county would need to provide an additional 43,668 housing units between 1999 and 2005 to accommodate projected growth. The County appealed this draft allocation, and SCAG granted a reduction in the Final RHNA adopted in November 2000. The final RHNA allocation for the unincorporated area of San Bernardino County is 16,211, as detailed in Table I-15. In addition, the RHNA established the distribution of need according to income group.

According to the 1999 RHNA, 24% of projected housing will be needed to accommodate very low-income households; 16% for lower-, 20% for moderate- and 40% for upper-income households.

Table I-15 County of San Bernardino Future Housing Needs Projections - Years 1999-2005			
Income Group	Definition	# of Units	Percent
Very Low-income	Less than or equal to 50% of the county's median income.	3,891	24%
Lower Income	Less than or equal to 80% of the county's median income.	2,594	16%
Moderate-income	Between 80% and 120% of the county's median income.	3,242	20%
Upper Income	Above 120% of the county's median income.	6,484	40%
Total		16,211	100%
Source: Extrapolated from 1999 Regional Housing Needs Assessment, Southern California Association of Governments.			

In terms of geographical distribution, growth is expected to occur in areas adjacent to existing communities where infrastructure is already in place. The East and West Valleys, and the Victor Valley and Barstow areas are expected to continue being the focus of major development. The mountain region is expected to experience moderate growth. The Baker and Needles regions will experience less growth as they are comparatively remote from major employment and commercial centers and they have limited infrastructure. Growth in the Twentynine Palms region will be primarily dictated by the finite supply of groundwater, and activity at the Marine Corps Base.

HOUSING AFFORDABILITY

Housing affordability is an overwhelming problem faced by thousands of households in Southern California, including the County of San Bernardino, even though housing is comparatively affordable in the Inland Empire. It is estimated that close to \$150,000 households with incomes below 80% median experience housing problems, including cost burden. This equates to over 70% of low-income households experiencing affordability problems as opposed to approximately 24% of those with incomes above 80% of median reporting affordability problems. Cost burden and severe cost burden indicate the degree to which households experience this problem. Cost burdened households are defined as households that spend more than 30% of their income on housing costs, and severe cost burden refers to households paying more than 50% of their income.

Cost burden is experienced more by lower-income households as they have less total income to allocate to various expenditures, including housing. Cost burden is also more prevalent among renters. Because of the financial commitment involved, e.g. down payment, mortgage, and insurance, relatively higher-income households are more likely to purchase for-sale units.

Using \$55,650, HUD's median income estimate for the year 2005, the current threshold for renter cost burden for each income group can be determined as shown below:

<u>Income Category</u>	<u>Income Level</u>	<u>Cost Burden Threshold</u>	<u>Severe Cost Burden Threshold</u>
Very Low-income	\$16,700 or less	\$418	\$696
Low-income	\$16,701-\$27,850	\$418-\$696	\$697-\$1,198
Moderate-income	\$27,851-\$44,550	\$697-\$1,138	\$1,199-\$1,856
Middle-income	\$44,551-\$52,868	\$1,139-\$1,322	\$1,851-\$2,203

Fair Market Rent Limits and Income Limits are published by HUD and used in conjunction with Section 8 and HOME Program activities. A four-person household with an annual income of \$16,700 (30 % of median) in the year 2005, and paying the current Fair Rent Limit of \$752 for a two-bedroom unit, would be paying 54% of their income toward housing costs. At 50% of median income (\$27,850 annually) they would be paying 32.4% of their income toward housing costs.

Table I-16 shows the number of renters and owner-occupants who were estimated to be cost burdened and/or to be experiencing housing problems such as in over crowded or substandard conditions in the county in 2000. The percentages are shown in terms of share of total households in each particular household group.

Table I-16 County of San Bernardino Renters and Owners With Any Housing Problems By Income Group			
Income Group & Degree of Cost Burden	Total Renters	Total Owners	Total Households
0-30% of median	40,443	21,976	62,419
Any housing problems	83.6%	73.2%	79.9%
% Cost Burden > 50% Only	47.4%	48.6%	47.8%
31-50% of median	32,885	27,664	60,549
Any housing problems	84.8%	66.7%	76.6%
% Cost Burden > 50% Only	23.1%	31.9%	27.1%
51-80% of median	40,175	49,190	89,365
Any housing problems	59%	59.6%	59.3%
% Cost Burden > 50% Only	3.1%	15.7%	10.0%
Above 80% of median	71,733	240,431	312,170
Any housing problems	22.2%	24.5%	24.0%
% Cost Burden > 50% Only	0.2%	2.0%	1.6%
Source: 2000 Census Sample Data/CHAS Data Book 2000/Housing Problems Output For All Households in San Bernardino County. Total Estimated Households 524,503 Any housing problems is defined as paying more than 30% of income for housing and/or living in over crowded or substandard housing.			

According to the 2000 CHAS Data estimates a total of 223,963 households or 42.7% of the total households in the county experienced one or more housing problems. Sixty-one percent of Very Low-income households spent more than 50%, or were severely cost-burdened. Renters in this income group were more likely to experience cost burden, with 81% paying more than 30%, and 68% paying more than 50% of their income towards housing costs.

The data indicate that Low-income households also experienced severe affordability problems, though not to the same magnitude. Approximately 66% of households paid more than 30% on housing, while 34% were paying more than 50%. Again, renters were more likely to experience affordability problems, with 80% spending 30% or more of their income on housing and 38% paying more than one-half of their income for rent.

SUBSTANDARD HOUSING AND OVERCROWDING

The Census defines overcrowded housing units as those with more than 1 person per room, on average. Overcrowding is often directly linked to housing affordability. Families that are unable to afford larger units are forced by necessity to rent units that are too small to meet their needs. In addition, grown children may not have the means to achieve independent living and therefore continue to live at home. Finally, financial constraints and/or home care needs of elderly persons can result in doubling up of households.

Because of the link between housing affordability and overcrowding, it is often the case that overcrowding disproportionately affects lower income, renter households. According to the 2000 Census, 77,383 households in the county resided in overcrowded housing; households experiencing overcrowded conditions made up 14.6% of total households. For

owner households only 10% were overcrowded while 23% of renter households were overcrowded. Large households (5 or more persons) are most likely to be overcrowded than smaller households, and lower income households are most prone to overcrowding when they need, but cannot afford, a larger home.

Age of housing stock can be used to estimate the prevalence of substandard housing. Lower income households by economic necessity may be forced to live in units that are substandard. Lower income households also have less money to spend on household repair and maintenance after other necessary expenditures e.g., food, clothing and medicine. A disproportionate number of lower income households reside in the oldest housing stock (pre-1940), which is more likely to be substandard (and as noted previously, contain lead-based paint). Table I-17 shows the number of units occupied by households earning 50% or less than the median (includes extremely low- and low-income) and households with incomes 51-80% of the median (moderate-income) by age of dwelling.

Table I-17 Units Occupied by Lower Income Households By Age of Dwelling					
	50% or less of MFI		80% or less of MFI		% of Total Units
Year Built	Renter	Owner	Renter	Owner	
Before 1939	3,601	5,334	897	1,967	53.4%
1940-1959	11,643	17,624	11,355	30,351	72.8%
1960-1979	11,355	30,351	17,208	12,198	41.8%
Source: 1990 U.S. Census					

SUMMARY OF HOUSING PROBLEMS BY HOUSEHOLDS AND TENURE

Table I-18 compares the percent of households experiencing any housing problems, by income group, for Black and Hispanic households as well as non-Hispanic White households.

Table I-18 Housing Problems by Minority Status, Tenure and Income Group								
Extremely Low (0-30% of MFI)			Very Low (31-50% of MFI)			Low (51-80% of MFI)		
% of Non-Hisp. White H-holds	% of all Black H-holds	% of all Hispanic H-holds	% of Non-Hisp. White H-holds	% of all Black H-holds	% of all Hispanic H-holds	% of Non-Hisp. White H-holds	% of all Black H-holds	% of all Hispanic H-holds
Renters								
80%	87%	86%	82%	86%	87%	53%	60%	67%
Owners								
69%	79%	80%	56%	72%	83%	46%	74%	66%
MFI - Median Family Income Source: 2000 U.S. Census Special HUD Table 6 (Parts 3 and 4)								

In all categories, Black and Hispanic households had higher percentages of housing

problems than non-Hispanic Whites. In all categories renters had higher percentage than owners, except for Blacks and Hispanics with incomes between 51-80% of median family income, where percentages were higher for owners than for renters, (which is a reversal from 1990 percentages for the two groups). This reversal is probably a reflection of the fact that more low income Blacks and Hispanics have been able to move to homeownership, but those with large families could still be overcrowded because they could not afford a larger home to accommodate their family without paying more than 30% of their income for housing related expenses.

This Table summarizes housing problems by income group and other household features for the county. The table reports the percent of each housing group with any housing problems, and breaks out affordability in terms of cost burden ($>30\%$ $\leq 50\%$) and severe cost burden ($>50\%$).

Table I-19
County of San Bernardino
Housing Problems by Selected Indicators

Name of Jurisdiction:			Source of Data:			Data Current as of:					
San Bernardino County, California			CHAS Data Book			2000					
Household by Type, Income, & Housing Problem	Renters		Large Related (5 or more)	All Other	Total Renters	Owners					Total Households
	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)				(C)	(D)	(E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	
1. Very Low Income (Household Income <= 50% MFI)	10,855	31,678	15,954	14,841	73,328	20,177	13,782	8,702	6,979	49,640	122,968
2. Household Income <=30% MFI	6,274	16,398	8,486	9,285	40,443	8,356	6,380	2,914	4,326	21,976	62,419
% with any housing problems	75.5	85.6	97.2	73	83.6	68.3	74.8	92.9	66.8	73.2	79.9
% Cost Burden >50% and other housing problems	2.3	19	52.5	4.1	20	0.6	8.7	39.1	1.8	8.3	15.9
% Cost Burden >30% to <=50% and other housing problems	0.7	4.4	13.4	0.5	4.8	0.6	1.7	6	1.4	1.8	3.7
% Cost Burden <=30% and other housing problems	1.4	4.1	9	1.4	4.1	0.3	3.2	12.7	2.4	3.2	3.8
% Cost Burden >50% only	57.7	51.5	19.5	58.6	47.4	48.1	54	32.8	52.1	48.6	47.8
% Cost Burden >30% to <=50% only	13.5	6.5	2.9	8.3	7.2	18.6	7.1	2.2	9.1	11.2	8.6
3. Household Income >30 to <=50% MFI	4,581	15,280	7,468	5,556	32,885	11,821	7,402	5,788	2,653	27,664	60,549
% with any housing problems	76.9	82.7	93.9	85	84.8	46.5	76.1	92.9	73.6	66.7	76.6
% Cost Burden >50% and other housing problems	2.6	4.2	8	1.2	4.3	0.2	5.1	20	0.8	5.7	4.9
% Cost Burden >30% to <=50% and other housing problems	0.9	12.1	38.6	3	15	0.1	3.6	21.5	0.2	5.5	10.7
% Cost Burden <=30% and other housing problems	0.7	8	27.5	1.6	10.3	0.4	3.7	14.4	0.7	4.2	7.5
% Cost Burden >50% only	31.8	22.1	8.4	38.5	23.1	24.6	43.4	23.9	50	31.9	27.1
% Cost Burden >30% to <=50% only	40.8	36.4	11.6	40.8	32.1	21.2	20.3	13	22	19.4	26.3
4. Household Income >50 to <=80% MFI	3,608	19,099	9,570	7,898	40,175	15,660	16,844	12,511	4,175	49,190	89,365
% with any housing problems	54.7	53.7	76.6	52.7	59	30.9	69.2	84	55.3	59.6	59.3
% Cost Burden >50% and other housing problems	3.3	0.2	0.6	0.1	0.6	0.2	1.9	3.7	0.3	1.7	1.2
% Cost Burden >30% to <=50% and other housing problems	0.3	4.8	11.9	1.6	5.4	0.1	6.1	21.8	0.4	7.7	6.7
% Cost Burden <=30% and other housing problems	1.7	15.7	50.7	4.7	20.6	0.6	4.8	26	2.3	8.6	14
% Cost Burden >50% only	7	2.6	0.9	4.9	3.1	11.9	22.1	8.7	25.2	15.7	10
% Cost Burden >30% to <=50% only	42.3	30.4	12.5	41.3	29.4	18.2	34.3	23.8	27	25.9	27.4
5. Household Income >80% MFI	4,175	35,719	12,321	19,518	71,733	36,333	131,710	47,862	24,532	240,437	312,170
% with any housing problems	14.7	17.8	55.7	10.6	22.2	13.8	21.1	41.2	26.2	24.5	24
% Cost Burden >50% and other housing problems	2	0	0	0	0.1	0	0	0.2	0	0.1	0.1
% Cost Burden >30% to <=50% and other housing problems	0.2	0.4	0.7	0.1	0.4	0	0.7	2.8	0.2	0.9	0.8
% Cost Burden <=30% and other housing problems	2.3	12.8	52.7	4.4	16.8	0.4	3.3	26.6	0.9	7.2	9.4
% Cost Burden >50% only	2.1	0.1	0.1	0.1	0.2	2.6	1.9	1.3	3.4	2	1.6
% Cost Burden >30% to <=50% only	8	4.4	2.2	6.1	4.7	10.9	15.2	10.4	21.7	14.2	12.1
6. Total Households	18,638	86,496	37,845	42,257	185,236	72,170	162,336	69,075	35,686	339,267	524,503
% with any housing problems	58.2	50	77.8	41.9	54.7	29.2	30.7	55.5	38	36.2	42.7

Source: 2000 CHAS Data Book

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding and/or without complete kitchen or plumbing facilities.

Table I-20 provides this information for the County HOME Consortium.

Table I-20
County of San Bernardino HOME Consortium
Housing Problems by Selected Indicators

Name of Jurisdiction:			Source of Data:			Data Current as of:					
Cnsrt-San Bernardino Co.(HOME), California			CHAS Data Book			2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	Total
	1 & 2	(2 to 4)	(5 or more)	Other	Renters	1 & 2	(2 to 4)	(5 or more)	Other	Owners	Households
	member			Households		member			Households		
	households					households					
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Very Low Income (Household Income <= 50% MFI)	6,209	16,901	7,412	8,485	39,007	13,428	8,588	5,081	4,676	31,773	70,780
2. Household Income <=30% MFI	3,511	8,425	3,894	5,145	20,975	5,527	4,009	1,664	2,911	14,111	35,086
% with any housing problems	77.6	82.9	95.7	72.7	81.9	68.3	74.5	92.2	64.6	72.1	77.9
% Cost Burden >50% and other housing problems	1.6	17.9	49.3	3.5	17.4	0.9	7.8	38.2	2.2	7.5	13.5
% Cost Burden >30% to <=50% and other housing problems	0.5	3.4	11.3	0.6	3.7	0.5	2.2	4.1	1.7	1.7	2.9
% Cost Burden <=30% and other housing problems	2	3.8	8.6	1.7	3.9	0.4	3.4	14.2	3.3	3.5	3.7
% Cost Burden >50% only	59	51.5	24	57.4	49.1	48.5	54.7	32.5	46.9	48	48.7
% Cost Burden >30% to <=50% only	14.6	6.4	2.5	9.5	7.8	17.9	6.4	3.2	10.4	11.4	9.2
3. Household Income >30 to <=50% MFI	2,698	8,476	3,518	3,340	18,032	7,901	4,579	3,417	1,765	17,662	35,694
% with any housing problems	75.1	78.7	92.1	82.7	81.5	46.4	74.3	92.8	70.9	65.1	73.4
% Cost Burden >50% and other housing problems	3.5	3.7	9.1	0.7	4.2	0.2	3	18.8	0.6	4.6	4.4
% Cost Burden >30% to <=50% and other housing problems	0.7	9.6	34.1	3.4	11.9	0.2	2.5	22.1	0.2	5	8.5
% Cost Burden <=30% and other housing problems	0.7	8	25	1.3	9	0.6	3	15.1	0.8	4	6.5
% Cost Burden >50% only	30.1	21.3	10.1	34.6	22.9	23.1	41.8	23.1	46.6	30.3	26.5
% Cost Burden >30% to <=50% only	40.1	36.1	13.9	42.7	33.6	22.3	24.1	13.7	22.7	21.1	27.4
4. Household Income >50 to <=80% MFI	2,091	10,560	4,938	4,443	22,032	10,381	9,836	6,484	2,676	29,377	51,409
% with any housing problems	55.6	46.2	71.1	51	53.7	30.7	68	81.1	54.8	56.5	55.3
% Cost Burden >50% and other housing problems	5.7	0.2	0.6	0	0.8	0.1	1.6	3.9	0.3	1.5	1.2
% Cost Burden >30% to <=50% and other housing problems	0.6	3.3	9.7	1.4	4.1	0.1	5.8	18.9	0.3	6.2	5.3
% Cost Burden <=30% and other housing problems	0.7	13.2	44.7	5.4	17.5	0.7	4	24.8	2.1	7.2	11.6
% Cost Burden >50% only	5.8	2.4	1.1	5.4	3	11.8	21.9	9.6	23.7	15.8	10.3
% Cost Burden >30% to <=50% only	42.9	27.1	15	38.9	28.3	18	34.7	23.8	28.4	25.8	26.9
5. Household Income >80% MFI	2,668	21,656	6,671	11,930	42,925	23,100	81,615	26,940	15,732	147,387	190,312
% with any housing problems	17	16.8	50.5	9.6	20	14.2	20.6	38.4	25.6	23.4	22.6
% Cost Burden >50% and other housing problems	2.8	0	0	0	0.2	0	0	0.2	0	0.1	0.1
% Cost Burden >30% to <=50% and other housing problems	0.4	0.5	1.1	0.1	0.4	0	0.6	2	0.2	0.7	0.7
% Cost Burden <=30% and other housing problems	3.3	11.3	47	3.3	14.1	0.5	2.9	23.8	0.9	6.2	8
% Cost Burden >50% only	2.8	0.2	0.1	0.1	0.3	2.5	1.9	1.5	3.8	2.1	1.7
% Cost Burden >30% to <=50% only	7.7	4.8	2.3	6.1	5	11.2	15.1	10.9	20.8	14.3	12.2
6. Total Households	10,968	49,117	19,021	24,858	103,964	46,909	100,039	38,505	23,084	208,537	312,501
% with any housing problems	58	45.1	72.8	39.9	50.3	29.6	29.9	52.7	37.4	34.9	40

Source: 2000 CHAS Data Book

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding and/or without complete kitchen or plumbing facilities.

SPECIAL NEEDS GROUPS

This section examines the housing needs of different categories of households that are disadvantaged in finding decent, affordable housing. These households include large families, single persons, the elderly, and the disabled (including persons with HIV/AIDS).

Large Households

Large households are defined as households with five or more persons. Large households are included as a special needs group because they require larger dwelling units. Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters, because rental units are typically smaller than single-family units. The 2000 Census reported 37,845 large, renter households in the county. As noted in the discussion of overcrowding, lower income households are disproportionately impacted; approximately 71% of extremely low-, 70% of low- and 59% of all moderate-income, renter, large households report overcrowding.³

Single-Person Households

The Census reported an increase in the number of single person households between 1990 and 2000, from 88,103 to 124,267 households. The predominant household in the county is family-based, but during this same period the percent of total households comprised of family-based households declined slightly. Single person households, like high vacancy rates, are particularly a reflection of the adequacy or inadequacy of the supply of housing relative to demand. Single person households, who have no unmet special needs, are generally the most adaptable of all housing groups; they are often able to absorb oversupply when available or join with other households in tight housing markets.

Elderly

The 2000 Census indicated that 11.5% of the total population was over age 60, with the population of some cities being as great as 25% over the age of 60. Yucaipa has the largest senior population per capita with 28% of the total population over the age of 60. Although the elderly represent a small share of the total population in the county, 22.9% of all households consist of elderly persons, according to the 2000 Census. According to a 1993 survey of senior needs conducted by the county Department of Aging and Adult Services, a majority of seniors live alone (51%), are low-income (47%) and have some type of handicap (33%).⁴ Over 46% of those surveyed were 75 years or older.

The special needs of the elderly generally relate to fixed income situations and/or disability status. Housing affordability is a great concern for elderly households (renters in particular) on fixed incomes, as housing prices often increase at faster rates than incremental income adjustments. According to the Arrowhead United Way study, 8.2% of the senior population

³ Based on information provided in HUD summary tables (Table 6).

⁴ Survey report in Call to Action: A Community Needs Assessment (1994-1995), prepared by Arrowhead United Way.

lives in poverty. In addition, the elderly maintain special needs in relation to housing construction and location. The elderly often require ramps and handrails to allow greater access and mobility. Locating elderly housing proximate to public facilities and public transportation facilities is also important to facilitate mobility throughout the community as an increasing number of elderly are transportation dependent. Many elderly homeowners purchased their homes years ago when property was less expensive. Today they are in declining neighborhoods, unable to relocate due to fixed incomes, in homes needing repairs which they cannot afford, and in areas with increasingly high crime rates. Inland Legal Services, with whom the Department of Aging and Adult Services contracts to provide senior legal services, reports an increasing number of seniors are experiencing foreclosures on their homes. When a senior loses their home they lose more than just a place to live. They have often lost their main savings and their financial security for those final years in which they are no longer able to care for themselves.

Tables I-19 and I-20 summarize information on housing problems, including affordability, by household type. As shown in the tables, elderly/small renter households experienced significant housing problems. Approximately 75% of Extremely Low-, elderly/small renter households were cost-burdened, 52% of which were severe cost-burdened, or paying more than 50% of income on housing costs. Approximately 75% of Low-income elderly/small renter households were cost-burdened, 38% of which were severe cost-burdened. In comparing the percent of elderly/small households reporting housing problems with the universe of total renters, the data show that elderly households were slightly better off in terms of affordability and other housing problems. Table I-19 shows that 85% of all Extremely Low- and 85% of all Low-income renter households reported housing problems.

The percent of elderly homeowners experiencing housing problems was also lower as compared to all households. As an example, 61% of elderly, Extremely Low- and 36% of Low-income elderly households reported housing problems, as compared to 67% and 52%, respectively, of total owner households. A significantly lower percent of Moderate- and Middle-income elderly households experienced housing problems, relative to all homeowners (19% and 15%, respectively versus 48% of all Extremely Low- income and 48% of all Low-income owner households).

Persons with Disabilities

In 2002, the California State Department of Rehabilitation estimated that 302,693 people in the county, or 19.8% of the population, were disabled. The two major housing needs of the disabled are access and affordability. Access is particularly important for the physically handicapped. Physically handicapped persons often require specially designed dwellings to permit access both within the unit, as well as to and from the site. California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped. These regulations apply to public buildings such as motels, employee housing, factory built housing and privately funded, newly constructed apartment houses containing five or more dwelling units.

Persons afflicted with human immunodeficiency virus (HIV) and acquired immunodeficiency syndrome (AIDS) are a subset of the disabled population that has specific housing needs. Housing remains a critical need for persons living with HIV/AIDS in San Bernardino County.

The United States Department of Housing and Urban Development's Housing Opportunities for Persons with AIDS (HOPWA) program provides the majority of housing services to people living with HIV/AIDS. The Foothill AIDS Project has been very effective in transitioning people from HOPWA to Section 8 housing. The Inland Empire HIV Planning Council has allocated a limited amount of funding to housing in San Bernardino County. However, the existing resources cannot meet the demand.

As of December 31, 2002, 3,002 cases of AIDS has been reported in San Bernardino County. Four hundred and seventy (16%) of the 3,002 cases have occurred among women and 1,604 (53%) have occurred among people of color. Three hundred and ninety-eight (13%) of the cases occurred among inmates of the California Institutions for Men and Women.

In 1995, there were 523 persons living with AIDS in San Bernardino County. In 1996, highly active anti-retroviral therapy became widely available. As of December 31, 2002, there were 1,313 San Bernardino County residents living with AIDS. This represents an increase of 151%.

On May 2, 2002, infection with HIV was made reportable in California. As of December 31, 2002, 562 HIV infections had been reported. This would suggest that there are at least 1,875 people living with HIV/AIDS in San Bernardino County.

STATEMENT OF NEED FOR NON-HOMELESS SPECIAL NEEDS POPULATIONS

Table I-21 is a summary of estimated housing need by special household groups. The estimates are based on HUD methodology for estimating needs of special populations. This methodology required applying nationwide estimates of proportion of special populations in need of housing to county special needs population figures.

Since the 1990 Census, the number of severe mentally ill has risen to between 2,400 and 3,000.

Table I-21 County of San Bernardino Housing Needs of Special Needs Populations	
Special Needs Group	Households in Need of Supportive Housing
Elderly	24,000
Frail Elderly	3,400
Severe Mental Illness	2,400
Developmentally Disabled	1,340
Physically Disabled	2,700
Persons with Alcohol/Other Drug Addiction	28,700
Persons with HIV/AIDS	300
Source: 1990 Census, CHAS Table IE	

HOMELESS NEEDS

This section describes the nature and extent of homelessness, including rural homelessness, and the need for facilities and services that serve this population. The special housing needs of homeless subpopulations, including mentally ill, alcohol or drug addicted, victims of domestic violence, homeless youth, and persons diagnosed with HIV/AIDS are also described. Finally, the needs of low-income individuals and families with children who are currently housed but threatened with homelessness are also addressed.

CONTINUUM OF CARE SYSTEM

Even before the recession of the early 1990's hit the County of San Bernardino, homelessness was already a growing problem. In 1989, the County Community Services Department (now Community Action Partnership of San Bernardino County) took the lead in forming a Homeless Cold Weather Task Force. The task force, comprised of representatives from county departments, community based organizations, public and private agencies, and concerned citizens, met to address the needs of the homeless particularly during the cold weather season, October through March. Working with the Federal Emergency Management Agency (FEMA) Local Board, the task force pooled resources to fund emergency shelter beds, provide motel vouchers and fund homeless prevention programs during the cold weather season.

Homelessness continued to grow as the recession worsened, and in 1991 the San Bernardino County Homeless Coalition (SBCHC) was formed to enable the delivery of effective and comprehensive services and resources to homeless and near homeless families and individuals. The formation of the Coalition came about as a result of a public hearing held at the County of San Bernardino Government Center on February 26, 1991, following a year in which the county saw marked increases in the numbers of homeless people seeking shelter. The SBCHC is comprised of community-based organizations,

elected officials, city representatives, business sector representatives, veterans service organizations, public entities, churches, hospitals, health care facilities, law enforcement, local high schools, community colleges, state universities, and concerned individuals, some formerly homeless. The Coalition is divided into Local Coordinating Groups in various regions, to enable addressing homeless needs locally, as well as on a countywide basis. The SBCHC was formed to develop a countywide system that nurtures and strengthens the services available for homeless persons. The Coalition draws together area homeless service providers who are seeing an increase in demand for services, but are coping with fewer resources. It works with those organizations to give the homeless an opportunity to become self-sufficient members of the community.

The county's Continuum of Care System is presented in the division of Section II entitled "HOMELESSNESS PLAN". A complete description of the Continuum of Care System components and the identification of gaps in services with possible, proposed solutions for filling those gaps through the Continuum of Care System, can be found in that section.

COMMUNITY PROCESS FOR DEVELOPING A CONTINUUM OF CARE SYSTEM

As the lead entity for the county's Continuum of Care planning process, the Homeless Coalition's Organization Plan basically defines the structure, as outlined below:

Purpose:

To provide leadership in creating a comprehensive countywide network of service delivery to homeless and near homeless families and individuals through facilitating better communication, planning, coordination, and cooperation among all entities that provide services and/or resources for the relief of homelessness in San Bernardino County.

To provide a forum and environment where collaborative public-private programs can evolve, which either improve the current service delivery to the homeless, or fill an identified gap in the homeless service network in the County.

Membership:

The leadership of the SBCHC is provided by the Chairperson, a member of the Board of Supervisors. The Organizational Plan calls for 25 other members of the SBCHC drawn from the following sectors of the community:

(4) Business Sector Representatives

Housing developers

Banking Industry

Workforce investment Board for San Bernardino County

Real Estate Industry

(7) City Representatives

Desert
East Valley
West Valley
At-Large

(7) Community-Based Organization Representatives

Desert
East Valley
West Valley
At-Large

(7) County Representatives

Community Services Department (CSD)
Department of Economic and Community Development (ECD)
Jobs and Employment Services Department (JESD)
Department of Behavioral Health (DBH)
Department of Public Health
Human Services System (HSS)
Department of Veterans Affairs

(6) Local Coordinating Group Chairpersons

Barstow/High Desert
East Valley
Morongo Basin
San Bernardino/Colton
Fontana/Rialto
West End

CONTINUUM OF CARE

The county's vision to combat homelessness has been demonstrated by its continued support of the Homeless Coalition and its related activities. In January 1998, the new Welfare Reform legislation, CalWORKS, was implemented in the County of San Bernardino. The county has kept an ongoing dialogue with community-based organizations, faith-based organizations, and other nonprofit groups, to effect a smooth transition for clients from welfare to work.

On June 30, 1999, a Community Forum was held to gather input from service providers about how the new welfare reform is working to motivate clients to become self-sufficient. At the community level more local organizations are asking to be identified and included in the planning process for events such as the Homeless Care Faire, funding opportunities, the Homeless Conference, etc. Each year since 1994 the County of San Bernardino has submitted an application for homeless assistance funding to the Department of Housing and Urban Development in an effort to secure resources to combat homelessness. Over the past seven (7) years (1997-2004) over \$31.76 million has been awarded to agencies in San Bernardino County. As a result, successful programs are underway to serve growing

numbers of homeless individuals and families. Keeping local coordinating groups active and creating new ones; providing and arranging for technical assistance and training for service providers; updating and disseminating information on resources are all ways in which the Homeless Coalition brings about a more coordinated service delivery. Beyond that, Homeless Provider Network meetings have been established to meet bimonthly in various geographic regions of the County. These meetings provide the opportunity for providers to get to know one another, exchange ideas, and highlight their individual programs. The goals are:

- To pool resources and merge similar programs where possible to design a more seamless delivery system.
- To design innovative collaborative project proposals for grant funding opportunities.
- To gather data for a comprehensive homeless services database, and to keep information current.
- To plan events to raise public awareness of the problem of homelessness, and to get communities involved in finding solutions.

FUNDAMENTAL COMPONENTS OF CONTINUUM OF CARE SYSTEM IN PLACE:

The County of San Bernardino has always responded to its homeless population through expanded emergency shelter beds, food, clothing, health care and other emergency crisis intervention activities. However, as the problem of homelessness has grown, service providers have begun to change their delivery strategy. While emergency services are still vital, programs now are structured to focus on *eliminating the problem* rather than just *treating the symptoms*. The components of a Continuum of Care system currently in place in San Bernardino County are:

- **Outreach, Intake, and Assessment**

Throughout the county, churches, community-based organizations, soup kitchens, hospitals, etc. provide outreach to the community to identify the homeless. One such organization is Ten-4 Fontana, a cooperative effort between the City of Fontana, Fontana churches, community groups, businesses, and law enforcement agencies to identify homeless individuals and transients, perform an assessment of their needs, and refer them to appropriate agencies for assistance. Outreach to the homeless is also provided through the VA Hospital's Homeless Veterans Program, the annual Homeless Care Faire and church outreach programs. Case managers from Community Action Partnership perform outreach at local shelters, motels, and soup kitchens to identify clients for their Sure Steps program. Inland Behavioral Service's "Project Home Again" also utilizes case managers who perform street outreach to the homeless.

- **Emergency Shelter**

The approximate inventory of emergency shelter for the County of San Bernardino is as follows:

• general emergency shelter beds for individuals and families	195
• beds for persons with a mental illness	28
• emergency shelter beds for victims of domestic violence	176
• beds for men and women with alcohol/substance abuse problems	630

Organizations such as Community Action Partnership, Redlands Family Services, Catholic Charities, Inland Valley Council of Churches, and others also provide motel vouchers to the homeless. Each year the Emergency Shelter Grant (ESG) program is administered by the Department of Economic and Community Development, funding approximately 10 - 12 shelters during the cold weather season.

- **Transitional Housing**

Currently there are approximately twenty-five (25) transitional housing programs in place in the County of San Bernardino. These serve families and individuals, homeless veterans, alcohol and substance abusers, victims of domestic violence, persons living with HIV, and homeless youth. The approximate inventory of beds is as follows:

• beds for general transitional housing	334
• beds for alcohol/substance abuse programs	612
• beds for domestic violence victims	176
• beds for emancipated youth	12
• beds for persons with HIV+/AIDS	65
• beds for pregnant unwed women	29

All of the above programs provide supportive services designed to prepare clients for self-sufficiency and permanent housing.

- **Supportive Services**

Supportive services are provided through a wide array of community-based organizations, public agencies, county departments, schools, etc. Some examples are:

- *Health Care* – Arrowhead Regional Medical Center, Jerry L. Pettis Veterans Medical Center, county Department of Public Health, Social Action Community Health System (SACHS).
- *Jobs/Employment Services* – Employment Development Department (EDD), Jobs and Employment Services Division (JESD), Food Stamp Employment and Training (FSET) Program, Provisional Accelerated Learning (PAL) Center, Regional Occupational Program (ROP).
- *Food* – County of San Bernardino Food Bank, Mary's Table, Al's Café, The Lord's Table, and other soup kitchens, churches, community centers, St. Anne's Emergency Assistance Program, and others.

- *Legal Services* – Inland Counties Legal Services, Fair Housing Council, Inland Mediation Board.
- *Parenting, Life Skills* – Catholic Charities, Community Services Department, Project Home Again, Desert Manna Ministries, Loveland Church, and others.
- *Education* – San Bernardino Valley College, PAL Center, San Bernardino Adult Education Program, County Superintendent of Schools, Children's Network, Children's Fund.

- **Permanent Housing**

Affordable permanent housing is addressed through several avenues, although a severe shortage still exists. The major challenge for transitional housing programs is assisting clients in identifying decent, safe, and affordable housing once their transitional program is complete. The current inventory of affordable housing is as follows:

- Frazee Community Center has 8 permanent housing units in addition to its transitional housing program.
- Operation Grace has one permanent housing unit.
- Pomona-Inland Valley Council of Churches has seven permanent housing units.
- The county has 2,180 units of public housing stock, operated by the Housing Authority. The Housing Authority also assists approximately 2,791 low-income households through the Section 8 Program. However, waiting lists for public housing are very long, with generally a two to three year waiting period.

IDENTIFIED GAPS AND PRIORITIES IN THE CONTINUUM OF CARE

Gaps in the Continuum of Care system for the county, as identified by service providers, are as follows:

- *Housing and supportive services for the mentally ill:*
The largest homeless sub-population with special housing needs is most likely homeless persons with mental illness. It is estimated that, since the 1990 Census, the number of severely mentally ill in the County of San Bernardino has risen to between 2,400 and 3,000. Permanent supportive housing programs are needed to effectively serve this population and help them to live as independently as possible.
- *Long-term housing and services programs for homeless veterans:*
Of the severely mentally ill homeless population, many are veterans who suffer from PTSD (post-traumatic stress disorder), or substance abuse. Most drug/alcohol dependent homeless veterans have no family, friends or financial support system in place, which results in a continual cycle of homelessness. There is a need for more long-term housing programs with supportive services for homeless veterans.
- *Expanded domestic violence services:*
Domestic violence is a problem that is rising in the county. In almost every case of domestic violence, children are involved and often the target of the abuse.

These families need safe, temporary housing while receiving legal and supportive services.

- *Transitional housing with supportive services:*
Service providers at shelters indicate they are seeing some of the same people again and again in a “revolving door” process. Homelessness repeats itself because clients do not possess the skills or the resources to obtain or retain permanent housing and independence. The few existing transitional housing programs are overburdened and must turn people away.
- *Case management/Supportive services:*
Most homeless persons lack transportation, have limited knowledge of how to advocate for services for themselves and their children, and cannot access the services that are available. Not knowing how or where to access services, the homeless remain in their predicament. The lack of trained and skilled “case managers” is seen as a pressing unmet need in the Continuum of Care system in the County of San Bernardino.
- *Transitional living programs for youth:*
Youth is an especially vulnerable homeless sub-population. Too old for foster care, yet with no family or support system, many young men and women find themselves homeless, with no skills or means of supporting themselves. A need for transitional living programs was identified by service providers who have worked with traditional youth programs, and found that emancipated youth were “falling through the cracks” in terms of available services.
- *Other gaps:*
Supportive services that will promote individual life skills, parenting skills, abilities to be a “good tenant, home owner, and neighbor, especially those skills related to obtaining and retaining employment are also in short supply and constitute a significant unmet need.” Permanent affordable housing remains an unmet need, although it is being addressed through the Section 8 housing programs and other local programmatic initiatives.

The Continuum of Care approach to addressing the needs of the homeless is proving the most comprehensive and effective way of dealing with this complex social dilemma. The county’s Continuum of Care System is well designed and implemented, but gaps remain in service delivery. An in-depth discussion of the county’s efforts to close the gaps in homeless services provision is provided in Section II, STRATEGIC PLAN, which presents the county’s overall housing and community development strategy for addressing affordable housing, homelessness, special housing and non-housing community development priority needs.

HOMELESS POPULATION

An important part of understanding the nature of the homeless problem is dispelling the notion that the homeless population consists of vagrant men who are alcoholics or drug abusers. A person is considered homeless when he/she resides in one of the places described below:

- in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings
- in an emergency shelter
- in transitional or supportive housing (for homeless persons who originally came from the streets or emergency shelter)
- in any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution
- is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing
- is being discharged within a week from an institution in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and he/she lacks the resources and support networks needed to obtain housing.

The homeless population ranges from persons who were "de-institutionalized" from public facilities and are having difficulties adjusting to community life to families who were pushed into the ranks of the homeless because of a severe economic or social disruption e.g., the loss of a job or spouse. Persons with HIV/AIDS are a relatively recent subset of the population, although significant numbers of persons with HIV/AIDS are homeless or are threatened with homelessness.

HOMELESS SURVEYS

In 2003, the Homeless Coalition completed a comprehensive study of the homeless throughout San Bernardino County. The study involved a point-in-time enumeration of homeless persons, as well as, face-to-face interviews with 1,723 homeless persons. Over a three-day period – November 19, 20, and 21, 2003, volunteers performed an enumeration of homeless persons on the street, in emergency shelters, transitional housing programs, rehab programs, and jail facilities. The enumeration covered every major section of San Bernardino County. There were 5,270 homeless persons identified. Regarding the 1,723 interviews with homeless persons, of sixteen hundred eighty-seven (1,687) respondents to the question regarding length of homelessness, 708 or 42%, reported they had been homeless for one year or more.

HOMELESS SUB-POPULATIONS

Sub-populations of the homeless include, but are not limited to, persons who are severely mentally disabled; suffer from alcohol or other drug addiction; are fleeing domestic violence; are homeless youth; or are diagnosed with AIDS and related diseases.

MENTALLY ILL

Homeless persons afflicted with mental illness most likely comprise the largest homeless subpopulation with special housing needs. According to a 1994 Arrowhead United Way Community Needs Assessment, it was estimated that there were approximately 1,000 seriously mentally ill homeless in the city of San Bernardino. The County Department of Behavioral Health estimates that at least 50% of the county's homeless are mentally ill. Most respondents from the 2003 Homeless survey, (69%) had never received services or medications for their mental health in the past. However, at least 19% of respondents had received such services. Of the respondents who had received mental health services or medications, 50% were receiving these services at the time of the interview.

SUBSTANCE ABUSERS

It is widely suspected that alcohol and drug abuse is a significant cause of homelessness. Of 1,682 respondents who were asked if during the past month they had ever had five or more alcoholic drinks in the same day, 602 (36%) answered yes. Of 1,506 respondents who were asked if during the past month there had been at least five times that they had had five or more alcoholic drinks in the same day, 475 (32%) answered yes. Of 1,618 respondents to the question regarding having used drugs within the past month, 987 (61%) responded they had used one or more drugs in the past month. Homeless substance abusers require a variety of special services, the most important of which may be counseling and job training. Inadequate income stemming from an inability to maintain a job is generally the biggest obstacle to housing for this sub-population.

From the above statistics, we can assume that many of the chronically homeless are those with alcohol or drug problems, or those with some degree of mental illness.

VICTIMS OF DOMESTIC VIOLENCE

Women (and their children) who attempt to leave violent domestic situations may not have many housing options or resources, and consequently may become homeless. The Homeless Coalition survey found that 293 persons were homeless because of domestic violence. The provision of safe, temporary shelter is the greatest need of this sub-population. According to the Arrowhead United Way study, there were an estimated 13,400 cases of domestic violence; approximately 16% of all married women in the county are physically abused at sometime during their marriage.

Several agencies provided domestic violence services to County of San Bernardino residents. Providers of crisis intervention, rape treatment, counseling, temporary shelter services and other domestic shelter providers have seen a dramatic increase in the number of clients who have suffered from domestic violence. These clients require a variety of services, including child care, counseling, job training and shelter.

HOMELESS YOUTH

Runaways and abandoned youths are the most difficult group of homeless to estimate. Their main needs include shelter, counseling, education and job training, and since many are alcohol and drug abusers, substance abuse treatment.

PERSONS WITH HIV/AIDS

The homeless subpopulation group of persons with HIV/AIDS and their families is extremely difficult to estimate. According to information developed by the Ryan White Title II Consortia for the Riverside/San Bernardino EMSA (Eligible Metropolitan Statistical Area), and reported in "A Study of the Feasibility of Creating a Continuum of AIDS Housing in Riverside and San Bernardino Counties" (December 1996), as of June 30, 1994, 3,672 cumulative cases of AIDS had been reported within the EMSA and an estimated 8,200 persons with HIV were residing in the EMSA. Community-based AIDS service organizations within the EMSA report that they are serving more than 2,200 persons with HIV disease. The Department of Public Health estimates that there are over 3,050 persons with HIV residing in the county.

The total number of HIV/AIDS persons who are homeless or are at risk of becoming homeless is unknown. However, sufficient data exist to strongly suggest a substantial number are in need of housing assistance and supportive services. Data developed by the Riverside County Housing Authority Fair Housing Program suggest that 20% of HIV infected persons are homeless. Data from the County of San Bernardino HIV Clinic indicate that 70% of its 1,155 patients are unemployed. Inland AIDS, a community-based service organization, estimates that 9 out of 10 clients it serves are homeless.

The Ryan White Title II Consortia has identified the provision of housing for HIV/AIDS persons and their families as the highest priority need for funding under the Housing Opportunities For Persons with AIDS (HOPWA) program. The most effective housing solutions appears to come from long-term subsidized Section 8 type programs. A program begun in year 2000 by the Riverside County Housing Authority has been extremely successful and would serve as a workable model for San Bernardino County. Foothill AIDS Project does have a small voucher program, but their funding is limited to approximately 10 households. In addition, supportive housing services, i.e., short-term rent, mortgage and utility payments, information services, resource identification, transitional housing and single-room occupancy housing, are needed.

PERSONS AT RISK OF HOMELESSNESS

In the County of San Bernardino, those most at risk of being threatened with homelessness are Extremely Low-Income households (those earning 30% or less of the area median income) experiencing severe cost burden. These households are at greatest risk because any disruption in their income could severely impair their ability to pay for housing. Table I-19 identified the estimated number of cost-burdened households, by income group. According to the table, approximately 81% of Extremely Low-Income households are cost burdened and 69% of these households are severely cost-burdened. These households include the elderly, small families, and large families.

Renters are at greater risk because the eviction process occurs in a much shorter time frame than foreclosure. In addition, homeowners may have greater latitude in addressing the gap between available income and mortgage payments, including subletting, and seeking temporary relief from the mortgagee. A related problem is loss of housing because of condemnation or conversion of rental units.

HUD Table 1 (Homeless Populations and Subpopulations) which follows, depicts the nature and extent of homelessness in the county. These tables point out the need for facilities and services for homeless individuals, homeless families with children, and homeless subpopulations.

Homeless Populations and Subpopulations

	Total # Homeless (a + c + d)	Total # Homeless Unsheltered (a)	TOTAL NUMBER SERVED BY		
			Reception/Day Centers(b)	Emergency Shelters(c)	Transitional Housing(d)
Part 1: Homeless Population					
Families with Children					
1. Number of Homeless Families	324	160	0	67	97
2. Number of Persons in Homeless Families	1,118	575	0	237	306
Individuals not in Families					
3. Youth (17 years of age or younger)	104	92	0	3	9
4. Adults (18+ years of age)	3,654	2,955	0	344	355
TOTAL (lines 2 + 3 + 4)	4,876	3,622	0	584	670

Part 2: Subpopulations

Homeless Persons with Special Needs Related to

	<u>Sheltered</u>
1. Seriously Mentally Ill	610
2. Alcohol/Other Drug Abuse Only	235*
3. SMI and Alcohol/Other Drug Abuse	0
4. Veterans	123
5. Domestic Violence	32*
6. AIDS/Related Diseases	0
7. Youth	31

*Based on interviews with 1,723 homeless persons.

2003 Homeless Survey

INVENTORY OF HOMELESS FACILITIES AND ASSISTED HOUSING

HOMELESS FACILITIES AND SPECIAL NEEDS HOUSING

There are many homeless service providers and several homeless shelters in the county. The homeless service providers generally provide shelter vouchers, food and referrals to the homeless. Several county departments also provide shelter assistance for homeless and mentally ill homeless persons. Following is a partial description of service providers in the county:

EMERGENCY SHELTERS

Catholic Charities

Catholic Charities provides motel vouchers for emergency shelter and rental assistance in the desert portions of the county. The vouchers and rental assistance are funded by the county's Emergency Shelter Grant (ESG) program.

Desert Manna Ministries, Inc.

Desert Manna Ministries provides cold weather shelter to the homeless in the desert region around Barstow. Approximately 5,000 shelter nights are provided at a facility located at 209 North First Avenue, Barstow. The shelter is funded in part by the county's ESG program.

Family Service Association of Redlands

The Family Service Association (FSA) of Redlands provides a homeless prevention program for families in danger of becoming homeless, through a rental assistance program. Vouchers are also provided for emergency shelter. In addition, the FSA distributes food baskets and provides utility assistance and referral services. The county's ESG program funds vouchers and rental assistance.

Frazee Community Center

The Frazee Community Center provides shelter and referral services for homeless persons in two houses located in Highland and Redlands. The total bed capacity of both shelters is 49 and shelter is available for between 7 and 30 days for 16 men (only) and 33 families. In allocating space, priority is given to people who have been residents of the county for six months or more, families and senior citizens. The Center provides referral services to match homeless persons with other shelters, motel vouchers for emergency shelter, as well as food and medical services. The county's ESG program funds vouchers.

High Desert Domestic Violence

The High Desert Domestic Violence Program provides cold weather shelter to homeless victims of domestic violence and their children. The High Desert Domestic Violence Shelter facility, located in the high desert area, has an average capacity of 25 persons per night. The shelter is funded by the county's ESG program.

High Desert Homeless Services, Inc.

The High Desert Homeless Services, Inc. provides homeless persons and their families assistance in finding shelter and support services in order to become self-reliant. Clients who are referred to the shelter, receive shelter nights, and support services that include free sack lunches, clothing, showers, and personal care items. The 55-bed shelter currently services over 40 people a day. Shelter is also provided through the use of motel vouchers funded by the county's ESG program.

Inland Valley Council of Churches

Inland Valley Council of churches provides a homeless prevention program for families in the City of Montclair and unincorporated areas in danger of becoming homeless, through a rental assistance program. Vouchers are also provided for emergency shelter.

Mercy House

Mercy House provides cold weather shelter for homeless in Ontario and the West Valley area of the County of San Bernardino. Shelter is provided in the form of vouchers issued from a facility at 213 N. Fern Avenue in Ontario. The vouchers are funded in part by the county's ESG program.

Operation Grace

Operation Grace provides shelter for the homeless in San Bernardino at their shelters located at 1210 33rd Street in San Bernardino and 4367 Bronson Street in San Bernardino. Shelter is provided in the form of vouchers issued from a facility at 1595 E. Art Townsend Drive in San Bernardino. The vouchers are funded in part by the county's ESG program.

Victor Valley Domestic Violence

Victor Valley Domestic Violence provides shelter and support services to victims of domestic violence and their children. The Victor Valley Domestic Violence shelter facility, located in the City of Victorville, has an average capacity of twenty-six (26) persons (approximately eight (8) women and their children). The shelter is funded by the county's ESG program.

Option House

Option House provides shelter and support services to victims of domestic violence and their children. The Option House shelter facility, located in the City of San Bernardino, has

an average capacity of thirty persons (approximately nine women and their children). The shelter is funded by the county's ESG program.

Salvation Army

The Salvation Army operates two homeless shelters in the City of San Bernardino. The 70-bed Hospitality House, which provides separate men's and women's facilities, is funded through the county's Emergency Shelter Grant program. The Fifth Street facility provides 90 beds. The Salvation Army also issues shelter vouchers at six locations countywide. The county's ESG program also funds these vouchers.

Time for Change

Time for Change provides shelter and support services for women who are recovering alcoholics, addicts and coming from incarceration. The six (6) bed shelter facility is located at 2910 North Mt. View, San Bernardino. The shelter is funded in part by County's ESG program.

County of San Bernardino Human Services System (HSS)

HSS administers the Temporary Assistance to Needy Families (TANF) Program. The program provides vouchers to qualified homeless families with children to purchase temporary or permanent shelter. Since 1991, shelter assistance is limited to sixteen days and households can receive this assistance once in twenty-four months. HSS will pay up to four weeks in a motel and any reasonable deposits necessary for securing permanent housing, including utilities. This assistance is limited to once every twelve months. In 1990, an average of 617 families per month were assisted.

The General Relief program provides a grant to county indigents of up to \$222 per month for housing, food, and living expenses. In addition, Food Stamps may be issued to General Relief clients. Clients must find their own housing, and either pay housing costs directly or arrange for SSG to pay the landlord directly. All aid issued to General Relief recipients requires repayment, if and when recipients become financially able.

County of San Bernardino Community Action Partnership (CAPSBC)

(CAPSBC) operates a Federal Emergency Management Agency, Emergency Food and Shelter Program (FEMA/EFSP) which provides several services including emergency shelter vouchers and emergency food and utility assistance. In addition, a stipend of \$200 may be obtained to assist an at-risk individual or family to find or retain permanent housing or to assist in making a mortgage payment on a home threatened with foreclosure. These programs are intended for emergency situations, and are not geared to long-term, sustained assistance of households/persons in need.

TRANSITIONAL SHELTERS

Foothill Family Shelter

This facility is located in Upland and serves as a transitional shelter for families while permanent housing is located. The facility has eight apartments and is usually 100% occupied.

Family Service Association of Redlands

The Family Service Association (FSA) of Redlands provides transitional housing for homeless families through a rental assistance program. Vouchers are also provided for emergency shelter. The FSA also distributes food baskets and provides utility assistance and referral services. The county's ESG program funds FSA.

Inland Temporary Homes

This facility provides transitional shelter for four families. The facility includes an on-site house manager and families are required to participate in living-management programs. The organization requests that families set aside 80% of their income, from whatever source, during their stay in the shelter. The monies are put into an account and provided to the families when they leave the shelter. Families may stay up to six months.

SPECIAL NEEDS HOUSING

A number of facilities serve special needs groups, including substance abusers, shelters for battered women and their families, mentally ill, and persons with HIV/AIDS.

SUBSTANCE ABUSERS

A number of non-profit agencies provide counseling, referral, intervention, education and medical services for alcohol and drug dependent homeless persons. Organizations that provide substance abuse shelter/recovery centers are listed below.

Veterans Alcoholic Rehabilitation Program (VARP)

VARP, located in the City of San Bernardino, provides shelter and alcohol and drug rehabilitation for low-income and homeless veterans. The facility provides 24-hour care for up to 25 persons. The facility is 100% occupied.

The Gibson House

The Gibson House in the City of San Bernardino is an alcoholic recovery center for women. The 18-bed facility provides food and recovery service, including vocational training to low-income and homeless women between 18 and 65 years of age. This facility is specially equipped with handicapped facilities and is 100% occupied.

VICTIMS OF DOMESTIC VIOLENCE

Desert Sanctuary/Haley House

The Haley House facility, located in Barstow, contains 17 beds for women and their children who are victims of domestic abuse. Clients can stay up to 45 days at the facility.

Domestic Violence Education and Services (DOVES)

DOVES maintains a shelter for battered women and their children in Big Bear. The facility consists of 18-beds, including cribs. Women may stay in the facility for up to six months. The focus of the shelter is on providing highly structured, long-term therapeutic care for their clients.

High Desert Domestic Violence

This facility is located in Victorville and provides 25 beds to women and their children. The maximum stay is generally 30 days. The facility allows clients access to counseling and sponsors a support group.

Victor Valley Domestic Violence

Victor Valley Domestic Violence operates “A Better Way” Shelter in Victorville. This facility can house an average of eight (8) women and eighteen (18) children daily. The average stay is forty-five to sixty days. A Better Way provides a continuous hotline. Support services include counseling, parenting skills, legal assistance advocacy, transportation, basic skills and childcare. Victor Valley Domestic Violence also provides community outreach programs. Victor Valley Domestic Violence also operates four (4) two-bedroom- units, which are used as permanent, affordable housing for victims of domestic violence and their families. The facility is located in Victorville and serves the entire High Desert.

House of Ruth

The House of Ruth is located in the West Valley portion of the county. This facility provides a variety of support services including shelter, counseling, advocacy and information resources for approximately 100 battered women and their children.

Morongo Basin Unity House

The Unity House facility contains 30 beds for women and their children who are victims of domestic abuse. Clients can stay for up to 60 days at the facility. A range of services is provided during their stay, including parenting classes, counseling, support groups, and networking with other service providers. The Unity House also conducts outreach programs in the community.

Option House

Option House provides shelter and support services to victims of domestic violence and their children. The Option House shelter facility, located in the City of San Bernardino, has an average capacity of thirty persons (approximately nine women and their children). The average stay is 45 days with extended stays allowed for special circumstances. Option House also operates a Domestic Violence Outreach Center which coordinates counseling, paralegal, education awareness, employment, and money management support services for victims of domestic violence.

MENTALLY ILL

Department of Behavioral Health Homeless Program

The Department of Behavioral Health administers a Homeless Mentally Ill Program, which contracts with private service providers countywide to provide shelter, counseling and crisis intervention. The focus of the program is providing assistance until clients can achieve a long-term, stable living situation. County case managers work with the homeless in the shelters in this pursuit, providing employment and housing referrals. Current contractors serving this subpopulation include:

ACACIA HOUSE
1374 N. Acacia Avenue
Rialto, CA 92376

LILLIE RUFF'S
11621 Lee Street "B"
Adelanto, CA 92301

FRAZEE COMMUNITY CENTER
(Redlands Shelter)
913 E. Delaware
Redlands, CA 92346

SHOBAI, INC.
MALKAI
669 W. 7th Street
San Bernardino, CA 92410

ENLIGHTMENT-ONTARIO
1847 N. Baker
Ontario, CA 91763

HIS PLACE
139 Court Street
San Bernardino, CA 92418

MARY SANDERS HOMELESS SHELTER
110 North "J" Street
San Bernardino, CA 92410

DAVIS ROOM AND BOARD
7464 Sterling Avenue
San Bernardino, CA 92410

PERSONS WITH HIV/AIDS

There are six agencies/organizations which provide housing assistance, information, testing, case management, support services and primary care services to the county's AIDS and HIV+ populations. These agencies/organizations are county Public Health Department,

Inland AIDS Project, Catholic Charities, Hi Desert Outreach, Foothill AIDS and Peoples Choice.

In 1983, the County of San Bernardino received its first reports of persons afflicted with AIDS. Since then, the county Department of Public Health (DPH) has established an HIV/AIDS Program that provides monitoring, HIV antibody testing, prevention education and outpatient primary care. In addition, the Inland AIDS Project (IAP), a nonprofit entity, provides a range of services for persons with HIV/AIDS. These services include case management, home health care, mental health counseling, residential AIDS shelter, food services, transportation, emergency financial assistance, advocacy, and housing.

In 1993, the Counties of Riverside and San Bernardino became eligible for Housing Opportunities for Persons with AIDS (HOPWA) formula funding through the City of Riverside. This funding has allowed an expansion of services in the Riverside/San Bernardino Eligible Metropolitan Area (EMA), including funding for home health care in Riverside County and expanded primary medical care and case management in the County of San Bernardino.

High Desert AIDS Outreach (HDAO)

Established in 1992, HDAO serves the Victorville community. HDAO provides case management, mental health counseling, transportation, food services and childcare for persons with HIV/AIDS. HDAO also helps clients to obtain housing assistance through HUD and HOPWA.

Inland AIDS Project

Inland AIDS Project maintains the following housing for persons with AIDS:

- Four - 2 bedroom/1 bath units in San Bernardino
- Two - 2 bedroom/1 bath units in Ontario
- One - Chemical dependency recovery house with 6 beds, and
- One – recently purchased property that will house a 6 bed licensed Residential Care Facility

In addition, county residents are eligible for admission into the Riverside facility.

Foothill AIDS Project

Foothill AIDS Project provides supportive services to persons living with HIV/AIDS. They also provide a voucher program that provides long-term housing subsidies to ten (10) households. The vouchers mimic those provided through the Section 8 Program.

Central City Lutheran Mission

This organization operates St. Martin House, a 4 bed homeless transitional housing facility for persons with HIV/AIDS. Central City Lutheran Missions was awarded \$400,000 in 1999 SuperNOFA funds to purchase and rehabilitate properties for HIV/AIDS housing. In

addition, they received \$539,250 in 2001 SuperNOFA funding for purchase and rehabilitation of seven (7) units in Rialto. They received \$450,000 in HOME matching funds for this project.

PUBLIC AND ASSISTED HOUSING

This section estimates the total number of public and assisted housing units in the county and assesses the potential for the loss of these units.

PUBLIC HOUSING RENTAL STOCK

The Housing Authority of the County of San Bernardino was created in 1941 to provide housing assistance to low-income families, including senior citizens and physically disabled persons. The Housing Authority provides assistance countywide, with the exception of the cities of Needles and Upland, each of which has their own housing authority. The Housing Authority owns and manages over 2,492 units of public housing for occupancy by low- and very low-income households. The majority of the households have incomes that do not exceed 30% of the median and pay no more than 30% of their monthly income for rent. The agency's public housing program includes:

- 1,119 units, on twelve sites in five cities, funded by HUD;
- 600 units, single family and small clusters, (generally no more than 6 to 24 units) on sites throughout the County of San Bernardino and funded by HUD;
- 34 units in Mentone, funded through the State Rental Housing Construction Program;
- 48 units of senior citizen housing in Montclair which utilize county and Housing Authority funds;
- 102 units of senior housing in the Cities of San Bernardino and Yucaipa (51 units each);
- 40 units in the community of Twin Peaks for individuals 62 years of age and over utilizing Housing Authority, county and Housing Partners I, Inc. (HPI) funds;
- 210 units on sites throughout the county and funded by the Housing Authority and HPI.
- 68 units of senior housing in unincorporated Fontana.

In terms of the composition of households in public housing within the County HOME Consortium, 184 are elderly households, 663 households are small with 1-4 persons, and 227 are large households with 5 or more persons. The racial/ethnic composition of tenant households is as follows:

White	22%
Asian/Pacific Islander	6%
Black	34%
Hispanic	38%
Native American	Less than 1%

The Housing Authority reported that public housing stock is in decent condition, and that public housing is equal to or better than surrounding areas. The Authority regularly inspects all of its units to insure good quality appearance. The Housing Authority participates in the Capital Fund Program, which provides funding for public housing improvements.

A portion of the Capital Fund Program funds are used for Section 504 improvements. In 1988, the Housing Authority conducted a Section 504 Needs Assessment to identify the number of housing units that needed to be modified to accommodate handicapped households. As a result of this assessment, the Housing Authority improved 86 units (5% of the total stock). The rehabilitated units are spread throughout the county.

There is a great demand for public housing in the county. There are currently approximately 12,000 applicants on the waiting list for the Public Housing Program in the County. However, the number of applicants is not a complete indicator of need for public housing because the Housing Authority has not accepted new applications in the past three years due to their already long waiting list. The Housing Authority has not received allocations to develop additional public housing units.

The Housing Authority also assists approximately 3,833 very low-income households through the Housing Choice Voucher program. Assistance is provided to families, including senior citizens and disabled persons, whose income does not exceed 50% of the area median. Under this program, the Housing Authority makes subsidy payments to property owners on behalf of the assisted family. A payment standard is used to determine the maximum amount of assistance that will be paid on behalf of the family. The family's portion will be calculated beginning at 30% of their adjusted gross income, however, the family may choose to exceed that amount up to 40% of their adjusted gross income.

The majority of households receiving Section 8 assistance within the County Consortium are small households, and over 670 elderly households receive this assistance.

The greatest numbers of households receiving Section 8 rental assistance are:

1 bedroom units	1,164 Households
2-4 bedroom units	2,034 Households
5 bedroom units	637 Households

As with public housing, there is a great demand for Section 8 assistance. Three years ago, the Housing Authority accepted applications for a period of 30 days from people interested in receiving Section 8 and during that 30 day period, they received over 14,000 applications. The greatest number of applicants requesting assistance were small households (2-4 persons) applying for one-bedroom units.

OTHER ASSISTED RENTAL HOUSING STOCK

Federally-Assisted Units

The "1991 Updated Inventory of Federally Subsidized Low-Income Housing Units at Risk of Conversion" prepared by the California Housing Partnership is a comprehensive inventory of the existing stock of federally-assisted housing in California. According to the survey, there are 32 projects that received federal housing assistance in the County of San Bernardino. The inventory can be divided into two main categories of assisted housing: 1) low-interest, FHA-insured loans i.e., Section 236, Section 221(d)(3) or Section 202 assistance; and 2) Section 8 rental assistance programs including New Construction, Substantial Rehabilitation and Moderate Rehabilitation Projects.

In the County HOME Consortium, four projects that received federal housing assistance were eligible to prepay by the year 2000. One project is located in Redlands, and provides 61 affordable units. The remaining three projects are located in Rialto. A breakout by project is as follows: Casa Rialto, 94 units (already prepaid); Southpoint Villa, 100 units; and Willow Village, 100 units.

Locally-Assisted Units

Local governments, counties, housing authorities and redevelopment agencies issue mortgage revenue bonds to support the development of affordable rental units. Through its Multifamily Mortgage Revenue Bond program, the county has provided over 1,500 affordable rental units since 1982. Since 1986, federal law has required that:

- at least 20% of the projects' units be set aside for a person or families whose income is less than or equal to 50% of the median household income for the area, or
- 40% of the projects' units be set aside for a person or families whose income does not exceed 60% of the median household income

In addition, rents must be set at affordable levels (30% of income), according to household size.

LOSS OF ASSISTED RENTAL UNITS

The Housing Authority does not anticipate the loss of any public housing during the program period. In addition, units receiving federal interest-rate subsidies through the Section 221(d)(3) program are not expected to prepay. Title II of the Housing and Community Development Act of 1987 (ELIPHA) and Title VI of the National Affordable Housing Act of 1990 (LIHPRHA) were legislated to address the issue of prepayment of federally assisted units. As of November 1991 two projects in the county proceeded with applications to prepay their mortgage under the provisions of ELIPHA. The threat of prepayment nationwide has been significantly tempered by declining housing market conditions. While a number of projects attempted to prepay in the late 1980's, the prevailing sentiment is that the incentives offered to property owners under Title VI (which superseded Title II) are

sufficient inducement to remain in the program in light of the current rental market conditions.

A portion of the units in multifamily rental projects financed with Mortgage Revenue Bonds must be made available to low-income and very low-income households at affordable rents for a period of several years after the original financing is provided. When the bonds are paid off and the required period of affordability expires, bond set aside units may revert to market rents. To maintain ongoing affordability of the bond units, the county has the option of refinancing existing debt.

The county continues to successfully refund many of the original Multifamily Mortgage Revenue Bond issues, thus extending the term of the affordability period.

Units developed through the county's Housing Incentive Program are not eligible to convert to market rates during this program year.

POTENTIAL BARRIERS TO AFFORDABLE HOUSING

This section describes local governmental policies and actions that may constrain the construction or improvement of affordable housing. Generally there are four factors that may constrain the supply of affordable housing: land use controls; building codes; processing procedures; and development fees. Local government can constrain the development of a sufficient supply of housing affordable to all economic segments of the community by:

- Choosing not to zone sufficient land in a range of densities to ensure that housing can be produced to meet expected growth;
- Taking an excessive amount of time to process development applications; and
- Charging exorbitant fees for development permits.

Land Use Controls

Land use controls can influence the development of affordable housing. An insufficient supply of vacant land designated for residential development can result in a tight housing market and consequently higher housing prices. A large amount of vacant land remains available for residential development in the unincorporated areas of the county and is considered adequate to allow the construction of units to accommodate future needs of the county per the 1988 RHNA.

The county has an open space requirement that mandates the amount of private space for each lot. Generally these requirements can be achieved within the standard setback requirements and therefore do not impose significant additional costs to developers.

Building Codes

Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions. The purpose of the Building Code and its enforcement is to protect the public from unsafe buildings and unsafe conditions associated with construction. The County of San Bernardino enforces the Uniform Building Code as established by State Law. The Code does not constrain housing development any more than necessary to ensure public health and safety.

Processing Procedures

Another constraint on housing development may be the amount of time required to review a given project. The time needed to complete the project review process is in conformance with state law requirements. The processing time limits vary depending on project complexity. A typical development application that does not involve long statutory public review takes between two and four months from the date of submittal to process. Final approval, including map recordation and issuance of building permits, is dependent on work volume and the developer's response time. In order to expedite processing, the county has established field offices in the following areas: San Bernardino, Big Bear, Twin Peaks, Victorville, Barstow, and Yucca Valley. Affordable housing projects proposed under the HIP receive expedited processing as an additional incentive. The county's Development Review Committee (DRC) (an in-house technical review body) reviews all tracts and large-scale housing projects prior to consideration by the Planning Commission. A project does not clear DRC until it meets the minimum design requirements specified in the county's Development Code. Since the DRC meets monthly, an application can be reviewed and an action taken in a timely manner, as long as the application is consistent with the existing standards. After clearance by the Development Review Committee, the Land Use Services Director may approve projects that are non-controversial. For certain types of projects (Planned Developments and Housing Incentive Program Projects), pre-application conferences with the DRC are available. In this way, project developers can be advised early in the process of any issues and/or obstacles they may face.

Exactions and Fees

Developers are required to make on-/off-site improvements only to offset the impacts of development on the existing systems. These improvements include sewer and water lines, street dedications and safety services.

The fees charged by the county for review and permit are reasonable when compared with other jurisdictions. The Land Use Services Department utilizes a cost accounting tracking system (CATS) to charge developers for the time spent by staff to review their project. In addition to the review fees, there are fees to offset the impact of development on the infrastructure in some areas. These fees are collected at the building permit stage for a host of services such as road improvements, drainage facilities, schools, fire facilities, etc. They may have an impact on the cost of development but are considered necessary to maintain the quality of life within the community.

The County of San Bernardino has a number of policies and programs designed to mitigate any adverse effects its land use policies and processing procedures might pose to the production of affordable housing. These programs and policies are addressed in the Strategic Plan (Section II of this Consolidated Plan).

SUMMARY OF IMPEDIMENTS TO FAIR HOUSING CHOICE

In February, 2004, a Request for Proposals (RFP) was issued for the development of an updated County of San Bernardino, Analysis of Impediments to Fair Housing Choice (AI) study. A contract was awarded and a draft of the study was completed in March, 2005. The required study identified five (5) impediments to fair housing and recommended actions to overcome the effects of these impediments. The study includes the following Summary of Impediments to Fair Housing Choice. Goals and actions to overcome the effects of the identified impediments are included as part of this summary, and are given in Section II, Strategy 3, page 31.

The identified impediments include the following.

Persons or Households with Special Needs

Certain segments of the population are more susceptible to housing discrimination due to their special circumstances or needs:

- **Large households:** Large households often face discrimination in the housing market, particularly in the rental housing market on the basis of excess wear and tear to the units and potential safety and liability issues due to presence of children.
- **Seniors:** In a tight housing market, seniors, particularly those with disabilities, often face increased difficulty in finding housing accommodations or face targeted evictions. Overall, elderly households may be less able to make improvements to their housing, deal with a challenging situation (such as confronting the landlords or managers), or to find affordable housing due to limited income and disabilities.
- **Female-Headed Households:** Female-headed households often face discrimination in the housing market, and may have difficulty finding adequate housing due to low income and the need to care for children
- **Disability:** Persons with physical disabilities may face discrimination in the housing market because of the perception of their illnesses, use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance. Mentally ill tenants also may face the barrier of stigmatization and biases from landlords and managers, as well as from other tenants.
- **Homeless persons:** Formerly homeless persons have a difficult time finding housing when moving from transitional housing or other assistance program to permanent housing. Housing affordability for those who were formerly homeless encounter fair

housing issues when landlords refuse to rent to them even if they manage to come up with the rent and required deposit. The perception may be that homeless persons are more economically (and sometimes mentally) unstable.

- **Persons with HIV/AIDS:** Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care.

Housing Affordability

Most of the housing problems in San Bernardino County are the result of high housing costs and the overall lack of affordable housing. While housing affordability per se is not a fair housing concern, lack of affordable housing creates a market condition that offers financial incentives for housing discrimination. Also, housing affordability tends to disproportionately affect the minority population. In this regard, housing affordability is a fair housing concern.

- **Renters with housing problems:** As with the majority of Southern California communities, renter households in general are disproportionately affected by the problems of housing cost burden and overcrowding. Homeowners, once they are able to buy a home and settle into their neighborhood, are less likely to face housing discrimination. Renters, on the other hand, may be impacted by housing discrimination issues continuously.

Access to Financing

- **Conventional home loan financing, income:** Loan approval rates generally have a positive correlation to household income. Approval rates were highest among the upper-income applicants and lowest among lower-income applicants. The ability of lower-income households in accessing financing is an ongoing housing affordability issue, but not a fair housing issue per se.
- **Conventional home loan financing, race/ethnicity:** Conventional home loan denial rates vary across racial and ethnic groups. White and Asian applicants had the lowest denial rates throughout the County while Black and Hispanic applicants consistently had the highest denial rates. Additionally, denial rates vary widely among ethnic groups within the same income categories. Black and Hispanic applicants frequently received the highest denial rates regardless of income.
- **Lenders:** Approval rates differ significantly among lenders in San Bernardino County.

Public and Administrative Policies

- **Reasonable Accommodations Policy:** Several jurisdictions in the San Bernardino County Consortium have not adopted a Reasonable Accommodations policy or ordinance to provide for the relief from development standards or procedures to accommodate persons with disabilities.

- **Licensed Community Care Residential Facilities:** There are concentrations of such facilities in certain communities, while other communities have limited community care options for persons with special needs.
- **Sensitivity Training for Staff:** Several jurisdictions indicated that no sensitivity training is provided to staff.
- **Definition of a Family:** Currently, zoning ordinances for various cities include definitions of “family” that may constitute a potential impediment to fair housing choice.
- **Housing Element Compliance:** Several jurisdictions including the County do not have a current Housing Element that is compliant with State law as of January 2005.

Fair Housing Profile

Fair Housing Records

- In 2002-03, 1,099 discrimination complaints were registered with the Inland Fair Housing and Mediation Board.
- Of these 1,099 complaints, twenty-four percent (24%) were racially and ethnically related, eighteen percent (18%) were due to disabilities, and fifteen percent (15%) were due to familial status.

Testing in relation to a complaint is conducted when appropriate. Regular testing and audits are not conducted.

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

COMMUNITY DEVELOPMENT AND PUBLIC SERVICE NEEDS

An inventory of non-housing community development needs was prepared based on a collective effort with participating cities, residents of unincorporated communities and through consultation with public and private service providers. The county was able to prepare a summary of housing and non-housing community development needs for ten (10) unincorporated regions and for each of the thirteen (13) cooperating cities using:

- citizen participation information received at needs identification forums
- completed needs identification surveys received from residents, county departments, community-based organizations, co-operating cities, and neighboring jurisdictions
- statements of need contained in applications for CDBG funding consideration

- the county's five-year economic development strategic plan
- the county's housing element and 2003 general plan update

This information was summarized and incorporated within a Housing, Community and Economic Development Needs Identification Report, which was presented to the County Board of Supervisors at a public hearing on March 1, 2005.

ECONOMIC DEVELOPMENT NEEDS

The County is in the process of updating its economic development strategic plan which will incorporate the major economic development goals of all twenty-four cities and the incorporated areas. The Plan will focus on the need to implement economic development strategies that will promote the location advantages and population growth that are the major factors contributing to the County's position as one of America's fastest growing regions. With the rapid growth comes the adjacent growing pains, i.e. need for expanded infrastructure, job growth, housing development, educational needs.

The development and implementation of economic strategies under review must allow the County to coordinate with its business and educational institution methods to rapidly improve the standard of living of its residents. Business leaders continue to express their need for a higher skilled and educated workforce. During the past decade, the Inland Empire's relative prosperity dropped due to the region's inability to provide a path to prosperity for its large and growing number of marginally educated workers. This is the fastest growing population in the county, many driven to the region from its west coast neighbors for its more affordable housing. The biggest challenge to the County is the need to develop alternative learning avenues for high school dropouts and adults who have not attempted higher education or skills training.

In the current climate of government deficits, funds for economic development are at a premium. A key consideration of assessing a project is the degree to which the result will contribute to San Bernardino's general competitiveness. A low priority is assigned to activities that help a single employer but does not have wider competitive implications.

While the county's total employment, population and income have increased, the average person saw a decrease in their standard of living, primarily due to the rapid rise in the cost of housing. San Bernardino County's job growth is mainly in the service sectors, and though employment numbers have increased, the majority of jobs in this sector are below \$20 per hour. This can be attributed to the County not keeping pace in developing high paying jobs which require above average education and/or training. Though the region has numerous colleges, most graduates leave the area as they are unable to locate local firms willing to hire them or assume there are no careers in the Inland Empire that fit their expertise. There continues to be a large number of commuters - more than 350,000 - accessing jobs in Los Angeles, Orange and San Diego counties.

- Though the region is rapidly creating jobs, a disproportionate number of job growth continues to be in moderate paying blue-collar sectors.

- While the income and per capita income grew from 1987-2001, the County's per capita income rank fell from 4th to 16th among the 17 consolidated U. S. metropolitan areas. The purchasing power was lower in 1997 than in 1986.
- While retail sales are growing, per capita sales are below state averages.
- On the Stanford 9 assessment tests, during the 2003-04 school year, the County's 5th graders finished 8th among 10 comparable counties. The County's 10th graders finished 8th among the same 10 counties on all five skills tested. The test scores show an improvement over the previous years placement at 10th place.

The Economic Development Strategic Plan will concentrate on three issues that must be addressed if San Bernardino County workers are to become competitive:

1. Identifying Training Needs. Employers know that work they need performed, what skills levels are needed and the time necessary for adequate training. The difficulty in meeting employer's needs is compounded because the Inland Empire is made up of hundreds of small firms whose needs are tough to categorize or organize. The economic development community works with employers, businesses and educators to identify and organize the skills and training needed. San Bernardino County's Jobs and Employment Services (JESD) is pioneering the way.
2. Financing Training. More than 95 percent of San Bernardino County's companies tend to be small firms (less than 100 employees) which are thin on management, and do not have the resources to maneuver through the red tape that comes with training funds from government resources. If these sources are to be tapped, economic development professionals and governments must learn how to relieve employers of much of this burden.
3. Providing Adult Training. A major challenge is the need to develop alternative learning avenues for the County's high school dropouts and create training for the county's adults who have not attempted higher education. No branch of California's public education system has as its main mission, the delivery of adult, on-site basic education or employer defined skills training. Yet, this continues to be one of the most critical education problems facing the County. Between the regional occupational programs, university extensions, and the community colleges, a strategy for addressing this adult training problem must be addressed. It may involve action by local elected or appointed education boards and may require legislation. If the issue is not addressed, there will be no way to raise local long-term living standards. The Alliance for Education is the beginning of a coalition with San Bernardino County Superintendent of Schools that establishes business, labor, government and community partnerships to create a higher-skilled, higher-educated workforce. The Alliance has gained support of more than 700 business and community leaders who are committed to the mission of producing an educated and skilled workforce.

2005-2010 COMMUNITY DEVELOPMENT BLOCK GRANT NEEDS

Figure 1 on the following page portrays the projected 2005-2010 Community Development Block Grant needs for the County Consortium. The affected services areas for the projected needs include all of the county unincorporated communities and the thirteen (13) cities that cooperate in the county's CDBG program. The information reflects the amount of funds requested in the CDBG project proposals received for funding consideration under the county's 2005-06 application process and the amount of funds identified as being in moderate and high level needs categories, based on the availability of CDBG funding assistance. The needs are then projected over five (5) years.

Figure 1

